



**THE RELATIONSHIP BETWEEN BLACK TAX, POVERTY, AND  
EDUCATIONAL LEVELS: A CASE STUDY IN MBIZANA LOCAL  
MUNICIPALITY**

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**A thesis submitted in fulfilment for the requirements of the Degree of  
Doctor of Philosophy: School of Social Sciences, Department of Sociology**

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## **DECLARATION**

I, Unathi Mamsie Ntakana, student number, 218087069, hereby declare that this thesis titled:

The relationship between Black Tax, poverty, and educational levels: A case study in Mbizana local municipality

is my work that has not been submitted in any other institution and that all sources that have been quoted have been acknowledged by names and complete references.

Signature:

A black rectangular box redacting the signature.

Date: 2023/08/28

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## **ABSTRACT**

This study investigated the relationship between Black Tax, poverty, and educational levels at Mbizana Local municipality. The main assertion for this study is that black employed graduates are expected to pay back their family members and relatives for assisting them through higher education. These expectations may be spoken or unspoken. Employed black professionals fulfil these honour-bound commitments that are driven by different motives such as obligation, duty, Ubuntu, reciprocity, altruism, and sometimes coercion. They take care of their parents, pay siblings' school fees, and ensure that all essential needs are taken care of in their homes; some go an extra mile of financially assisting their distant relatives. This sharing of one's financial resources is generally termed Black Tax.

This study employed the mixed methods approach which is infixed in the post-positivist worldview. The post-positivist worldview acknowledges that research is influenced by a researcher's identity, and thus objectivity is pursued by admitting that there are biases that need to be addressed because complete objectivity is tainted by human errors and utilised instruments.

The data was collected from 250 respondents using purposive sampling to potential Black Taxpayers of which 50 face-to-face interviews were undertaken. The data was then analysed using IBM Statistical Package for Social Sciences (SPSS) version 28 on Windows 10. Data was presented in figures, tables, and charts.

The findings of this study revealed that Black Tax fundamentally affects most black employees irrespective of their level of education or social class. Most black employed professionals are closely associated with unemployed and illiterate people which makes it extremely hard for them to focus on building generational wealth for their children. Black Taxpayers are encouraged to invest in financial literacy and actively involve their dependents in the process.

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# **CHAPTER ONE**

## **INTRODUCTION**

### **1.0 Introduction**

This study seeks to examine the relationship between ‘Black Tax’, poverty and educational levels amongst a select group of employed black graduates. The main assertion for this study is that black graduates upon completing their study and acquiring employment are expected to pay back their families and relatives in different forms for having supported them during their study.

The term Black Tax may be relatively new, but it is closely related to the African philosophy of Ubuntu which according to Bertsch (2012 cited in Zvitambo, 2017) advocates the respect of humans by other humans. Nelson Mandela explained the Ubuntu philosophy as something that encourages respect, trust, usefulness, caring, and community sharing amongst other aspects (Sigger et al., 2010). It is part of the African tradition and custom to look out for each other and share the little that one has with others.

This chapter presents the research problem that inspired this study, aim, and objectives of the study will be outlined. Research hypotheses will also be outlined, followed by a brief theoretical framework that will be discussed in detail in chapter two. Research design, significance of this study, field of study, and the study’s limitations will be discussed later in this chapter. The concluding sections are the brief overview of the research site, definition of terms, and structure of the thesis.

### **1.1 Background and outline of research problem**

The issue that this study seeks to investigate is how black professionals feel pressured to share their income with struggling family members, making it difficult for them to build generational wealth. Urban Dictionary (2018:01) describes Black Tax as “the extra money that black professionals are expected to give every month to support their less fortunate family and extended families”.

Black Tax exerts subtle forms of coercion on black professionals to support their families who have provided them with support in their newly found career. This affects the person who provides help as they are unable to focus on their future due to supporting their families. Magubane (2016) observes that black professionals channel a noteworthy portion of their income into supporting their extended and immediate family. Most working graduates feel obligated to give back to their homes since their families made sacrifices for their education through Black Bursary to finance their study. In his back-cover blurb, Mhlongo (2019) notes that:

*“Black Tax is a secret torment for some, a proud responsibility for others, a daily reality for thousands of Black South Africans. The majority of black South Africans still live in poverty, many middle-class households are connected to working-class or jobless homes. Some believe supporting family members is an undeniable part of African culture and question whether it should be labelled as a kind of tax. Others point to the financial pressure it places on Black students and professionals, who, consequently, struggle to build their own wealth”*

(Mhlongo, back-cover blurb 2019).

Mwandambira (2015 cited in Magubane, 2016) observes that the concept Black Tax is a result of structural discrimination that black people must endure to access quality education and jobs. The author further notes that “a black graduate living in a township might not be able to accept an internship if the stipend does not cover traveling to and from the far away township. This is unlike a white graduate who may start employment when they already own a car. Black Tax is most common among previously disadvantaged groups but is equally applicable to other population groups” (Magubane, 2016:01). Mhlungu (2015 cited in Magubane, 2016:01) asserts that Black Tax is used to “articulate the financial responsibility of providing for extended family because of challenges faced by black people in a society characterized by pervasive and institutionalized white privilege and racism. Black Tax is a consequence of



inequality, but the need to look after family and kin is not unique to the working middle-class or to black people” Magubane, 2016:01).

The concept of Black Tax draws from the underlying values of Ubuntu which has been a way of life for Africans for centuries where no man lived just for themselves. According to Bekker (2006 cited in Poovan et al., 2006:17), Ubuntu is a Nguni word that comes from the epigram; “Umntu ngumntu ngabantu- a person is a person through others”, can be seen as an African cultural way of building and maintaining societies with mutual caring and justice through expressing humanity, dignity, reciprocity, and compassion. Martin (2013) in his study wrote that Ubuntu principles and teachings have operated since the existence of indigenous African, but it was not documented. It was used for disputes and conflict resolution (Zvitambo, 2017). According to Swartz and Davies (1997:291) the survival of Ubuntu is still evident, in defiance of “mass urbanization and partly because it enabled survival during years of oppression and suffering”. Chapter two will provide more detailed definitions of Ubuntu.

### **1.1.1 A shift from the original idea of Ubuntu to the concept of Black Tax**

Africans are generally popular for being there for each other in joyous and difficult times. History reveals that men would migrate to other places for work and send money back home to those left behind. This was an act of kindness carried out to ensure the survival of one’s kin. Acts of Ubuntu such as taking care of one’s family have gradually cultivated dependency, hence the shift now to Black Tax. Employed graduates can escape the cycle of poverty to some extent, they are however trapped in the cycle of dependency of family members which makes it difficult to move out of historical poverty. According to Swartz and Davies (1997) there is a negative aspect of the Ubuntu lifestyle when a group or family expects an individual to play a certain role and that person may end up giving up his or her personal ambitions. In this way, there are many unresolved issues such as unwanted feelings and behaviour that are pushed aside. These

behaviours and feelings according to Swartz and Davies (1997:292) “which do not fit the cultural norm of a group, society or nation become the shadow which is hidden, disowned, or denied. This is kept in place by shaming people”. Dysfunctional interactions are commonly caused by these beliefs and an individual’s potential is hindered, resulting in a shift from the original idea of Ubuntu to the concept of “Black Tax”, because frustration grows within a person who has just been employed, and has the pressure of splitting their paltry income amongst family and kin before considering setting their foundation. There are also aunts and uncles who need financial support because they assisted in this graduate’s university journey (Khumalo cited in Mhlongo, 2019). “Such a person can feel stuck in a vicious cycle of poverty that will never end” (Khumalo cited in Mhlongo, 2019:34). The author further notes that, the scourging poverty in the black society is caused by the lack of education that the apartheid left so deeply implanted in black people.

Those who are lucky enough to obtain tertiary education must give back in one way or another to try and eliminate poverty in their families and households. Married female graduates usually face triple the struggle as they must look after three families simultaneously. To support the above statement, Mrwebi (2019 cited in Mhlongo, 2019:118) contends that; *“sometimes Black Tax even follows us into our marital homes. There are in-laws who expect you to contribute to them the same way you do to your immediate family, because when a black woman gets married, she marries into her husband’s family: there is a saying that we marry the spouse’s family too, so now you have double the trouble”*. Mkhonto (2018) asserts that Black Tax should be understood as a moral motivation, because genuine honour-bound actions will never be a burden, but can only be, when selfish ambitions overlap the sense of responsibility. Mkhonto (2018) further states that investments and savings should be the kind of selfishness that is understood and encouraged to change the bitter narrative of the black society, and thus turning the inherited responsibility to a celebrated act of Ubuntu.

Fongwa (2019:09) argues that “besides being perceived by many as a culturally and socially responsible way to give back to the family, more young professionals, as well as the media, have described Black Tax as the exploitation of young black professionals that leaves them in a vicious cycle of poverty and financial need”. The supreme value of society, the primary importance of social or communal interests, obligations, and duties over and above the rights of the individual is defined as Ubuntu by Mokgoro (1998). The self-sacrificing act is the cornerstone of Ubuntu (Metz, 2011).

It is crucial to understand that as much as Ubuntu has great components and intentions for the greater good of the community, it also has major disadvantages for individuals. One cannot run away from their origins, and that is why it becomes significant to empower those who are paying Black Tax. Dr Bokana from the University of KwaZulu-Natal asserts that Black Taxpayers need to include the amount they spend on their families on their monthly budgets for Black Tax not to become a burden (Mtolo, 2018). The inclusion of this portion in one’s spending establishes a routine pattern that encourages financial discipline that eventually leads to making ends meet.

### **1.1.2 The apartheid legacy on black people**

World Bank (2018) notes that inequality is largely influenced by parents’ education and occupations, place of birth, gender, and race. Ideally these factors should not have any influence on one’s life chances, but in South Africa and elsewhere, they are the de facto determinants of an individual’s success. Wealth inequality is overwhelmingly high in South Africa. Chatterjee et al. (2021:09) note that “the extreme degree of wealth inequality is in large part driven by the relative exclusion of poorer wealth groups from any form of wealth accumulation, and by the concentration of all forms of assets at the top end”. These authors further assert that the top 10% of wealthy people own a chunk of financial

resources exceeding 55%. This extreme difference in wealth ownership in South Africa lead Bhorat et al. (2009) to conclude that the country has two economies, where wealthy people enjoy modern luxurious lifestyles that can be experienced in fully developed economies, while others live in absolute poverty where basic services are almost non-existent.

Ikejiaku (2009) observes out that income inequality can be intimately associated with high crime levels in South Africa, because inequality causes lack of social capital and lack of upward mobility. The author states that racial and class disparities are strengthened by the stagnant income inequalities, and ultimately keep crime levels increasing, consequently driving away potential investors.

#### **(a) Educational attainment**

It is without a shadow of doubt that education is closely acquainted to social class. Southall (2014) contends that education and qualifications to a great extent determine life chances. According to Lehohla (2017:14) “education and training are fundamental to addressing the supply side of the labour market. If work-seekers do not have the skills that employers require, they will struggle to find work. A more skilled workforce is likely to be reflected in the skills profile of the employed, with corresponding higher rates of productivity, remuneration and standards of living. Education facilitates the adoption of new technologies, and educated parents are more likely to have the means to ensure a good education for their children. There is also a crucial role for government. The costs of quality education are high, and those who cannot afford it rely on government to provide education services. To the extent that universal education reduces unemployment, quality public-sector education is an important means of reducing economic poverty and inequality”.

Lehohla (2017) further asserts that for a long time and in too many countries, men have endless opportunities to acquirer training than women, this perpetuates gender inequality and fewer chances for women to escape poverty. “As an important step to gender equity, and to foster economic growth, countries

need to develop and enforce policies that enable girls to go to school and equip them with skills to compete for higher-paying jobs” (Gribble and Bremner, 2012a:05). Women must be permitted to equip themselves so that they can have fair chances of bettering their lives.

As argued by Southall (2016:98) “the inequality of the education system under apartheid (epitomized by the inferiority of Bantu Education for African students) had long been a major grievance of black South Africans. Indeed, it was an educational issue, the introduction of Afrikaans as a medium of instruction in black schools, which was one of the primary causes of the Soweto uprising in 1976, which according to Southall (2016) marked the beginning of the end of apartheid. The African National Congress’s (ANC) Freedom Charter proclaimed that ‘the doors of learning shall be opened to all’. Such a mandate provided hope for a better education amongst the majority disenfranchised upon liberation”. Treiman (2005) asserts that education is no exception like other socio-economic traits, Whites are the peak of the racial hierarchy in furthering their studies, followed by, Asians, Coloureds with Blacks at the bottom.

Lehohla (2017) posits that the average growth in South Africa’s net employment between 2012 and 2016 was 342,000 jobs annually, when the labour force grew by 573,000 highlighting the dire need for job creation. However, education was closely related to employability and unemployment and the failures of the country’s education system were most severely felt among black and coloured population groups (Jenvey, 2017). Spaull et al. (2021) state that school dropouts are heavily concentrated in informal settlements, rural and traditional areas, and townships. Economic difficulties such as unemployment also drive learners to drop out of school.

According to Statistics South Africa (2017) in 2016; 58% of blacks and 57% of coloureds had not achieved matriculation against 23% of Indians and 13% of whites. Only 12% of blacks and 11% of coloureds had a tertiary education level compared to 26% of Indians and 45% of whites (Jenvey, 2017).

## **(b) Economic activity**

The National Development Plan 2030 (NDP) cited in the National Planning Commission (2012:110) clearly states that “the fragility of South Africa's economy lies in the distorted pattern of ownership and economic exclusion created by apartheid policies. The effects of decades of racial exclusion are still evident in both employment levels and income differentials. The fault lines of these differentials are principally racially defined but also include skill levels, gender, and location. Consequently, South Africa has developed into one of the most unequal societies in the world, with very high levels of poverty, carrying all the attendant risks. In addition, the country has failed to reap a demographic dividend by harnessing the potential of a proportionately large cohort of working-age youth” (NPC, 2012:110).

Black South Africans remain economically disadvantaged and are the group least likely to find employment; even after achieving higher education qualifications (Statistics South Africa, 2019). Treiman (2005) contends that Blacks are often more highly selected than Whites, consequently making it difficult for them to be employed. The selection usually involves things that are not related to the job just to ensure that the black individual that acquires the position is truly the best and the smartest. It is evident that the discriminating laws of the apartheid era are still effective in South Africa. One thing of significance is that black people have been taught to be extremely patient and endure unimaginable circumstances. Maistry (2021) draws a picture of how the controlling of minds of the population has been executed by political leaders since the dawn of liberation. It is this mind-controlling stance that has further perpetuated the gap between the poor and rich because the poor have been made to understand and accept their impoverishment. To supplement this statement, Sigger et al. (2010:08) assert that “Africans have the capacity to tolerate and forgive”. In contrast, Meiring et al. (2018:11) note that “inequality as unfairness becomes a problem when poor and excluded groups do not believe in the fairness of the political, social and economic systems governing them”. The acquisition of

education by black people has dismally failed to produce the desired outcomes such as upward mobility.

Lehohla (2017) states that South Africa's history of high unemployment rate has been a constant struggle for far too long both in official and expanded rates, with the black population mostly affected, especially in townships and rural areas. Statistics South Africa (2019) define expanded unemployment as unemployed people who have given up on looking for jobs, who have been discouraged and no longer take active steps to find employment. The expanded rate has been increasing parallel to unemployment rate over the years.

The number of black professionals who are economically inactive is constantly growing every year, thus putting more pressure to those who are paying Black Tax. Being economically inactive while having qualifications can drive young people to dark places such as depression and feeling incompetent. Some become despondent and discouraged job seekers as they feel let down by the government and the higher education system. The ever-growing unemployment rate of young black professionals is disheartening as it paralyses Black Taxpayers' dreams of financial stability.

### **(c) Graduate unemployment**

The Community Survey of 2016 shows that persistent poverty is driven by unemployment and poor educational attainment. The youth experiencing poverty is often poorly educated (Lehohla, 2017).

Jenvey (2017) asserts that since 1994 only blacks had not achieved clear gains in skills, both across the whole working population and among the youth sector (aged 15-34 years). It has been observed that unemployment is high amongst black graduates than other races, and this can be blamed particularly to the poor education that is received by black people (Statistics South Africa, 2019). Private schools offer excellent education at extremely expensive prices to ensure that only wealthy people can afford to send their children. Lehohla (2017) stated that "the gap is getting worse over time and the trend raises concerns about the

quality of qualifications black Africans are receiving and or labour market discrimination,” (Jenvey, 2017:04). Statistics South Africa (2021 cited in Futshane, 2021:04) states that “it is the Black youth in South Africa that are most affected by unemployment, with a rate of 63.2% between those aged 15 and 24 and a rate of 41.2% between those aged 25 and 34. Black women also continue to bear the brunt of unemployment with a rate of 38.5%”. In every three people, two of them blamed Covid-19 restrictions for being unable to provide for themselves (Futshane, 2021).

The National Planning Commission (2012:296) highlights the significance of human capital “the single most important investment any country can make is in its people”. The NPC (2012) further contends that the system of education in South Africa is in dire need of improvements, and the National Treasury’s Budget Review (2017:14) states that “education and skills remain at the heart of the country’s employment crisis. The lack of opportunities to enter the workforce to gain experience, coupled with poor school education and limited networks, consigns many young work-seekers to long-term unemployment”. The International Monetary Fund (2017) (IMF) notes that the South African labour market can be boosted by ameliorating skills and educational attainment (International Monetary Fund, 2017). According to NPC (2012:50) “the need to improve quality of education is demonstrated by the reports of graduates who are unable to find employment”.

According to Stats SA (2019) the employment of black youth declined in 2014 and 2015 and has not improved over the years, again raising questions on the quality of tertiary education they have received. Lehohla (2017) claimed that the NPC recognizes that the quality of education for black children is poor with half of those starting Grade 1 and not completing the 12-year cycle (Jenvey, 2017). The World Bank (2018) report states that high unemployment produces a nation with less skilled people, since unemployed people cannot afford to keep their children at school. The scarcity of high-paying jobs in black community is



demoralizing for the youth as they do not have role models to look up. This, in turn, keeps racial inequality high.

The NPC (2012) found the further education and training system to be ineffective, and “too small, and the output quality is poor. Continuous quality improvement is needed as the system expands” (NPC, 2012:50). The sectoral education and training authorities (SETAs) have been criticized for not keeping records of the people who have been beneficiaries of the system, poor management of finances and administration, dysfunctional human resources, and no adequate monitoring. All these factors consequently produce unemployable college graduates because they did not acquire good quality education that the labour market requires.

There is a vivid picture that is drawn by the above-mentioned factors that are directly contributing to the stagnant and resistant state of poverty in the black community and in South Africa as a whole. There is an increasing rate of unemployed black graduates due to several reasons such as the mismanagement of funds by state officials due to corruption. However, the most noted one being poor quality of education that these graduates acquire from schools and in higher education institutions. Corruption as defined by the NPC (2012:446) is “the misuse of an official position for personal gain”. The NPC (2012:446) also states that “South Africa suffers from high corruption that undermines the rule of law and hinders development and socioeconomic transformation. The costs of corrupt practices fall most heavily on the poor because they degrade the quality and accessibility of public services. State systems of accountability have been uneven, enabling corruption to thrive”.

These factors among others put more pressure on those who are already working and paying Black Tax, because the younger generation that is supposed to be already independent is still very much dependent on them. The Ubuntu deeds of the black middle-class of educating their siblings and, or extended family members seem to bear no fruit as they now must continue supporting them

financially even after they have obtained their qualifications. Some unemployed graduates resort to furthering their studies just to keep busy while they are also seeking employment. They informally refer to themselves as a “sad generation with happy pictures”; that is how hopeless young black people feel.

The three factors that have been discussed under the legacy of apartheid on black people section display how most of the black population has continued to experience prolonged economic marginalisation in the post-apartheid South Africa. This section highlighted some of the issues that need urgent attention to successfully eradicate poverty and inequality endured by black people. The growing level of poverty among historically disadvantaged community in South Africa is worrying. Post-apartheid South Africa has brought hope of a prosperous and better life for all. Democratic South Africa opened education and economic opportunities to millions from historically disadvantaged community. However, despite social economic opportunities brought by the democratic dispensation, there are many reasons to believe that such opportunities have not fully addressed historical challenges faced by the majority of South Africa.

## **1.2 Research aim and objectives**

The aim of this study is to understand Black Tax from a financial duty perspective from those who are paying it.

### **Objectives**

- ❖ To examine the relationship between Black Tax, poverty, and educational levels.
- ❖ To understand the causes of this relationship between Black Tax, poverty, and educational levels.
- ❖ To ascertain the consequences of this relationship between Black Tax, poverty, and educational levels.
- ❖ Recommendations to eliminate negative effects of Black Tax.

### **1.3 Research questions**

- ❖ What is the relationship between Black Tax, poverty, and educational levels?
- ❖ What are the causes of this relationship between Black Tax, poverty, and educational levels?
- ❖ What are the consequences of this relationship between Black Tax, poverty, and educational levels?
- ❖ What can be done to eliminate the negative effects of Black Tax?

### **1.4 Research hypothesis**

According to Bless et al. (2013), research rest on the predictive value of what is expected to be found. Bailey (1987:28) states that hypothesis is a testable predicted relationship between two or more variables that can be proved or disproved. Kendall (2012:29) describes hypothesis as a statement of the anticipated relationship between two or more variables. A hypothesis is a tentative, concrete, and testable question to such a problem (Bless et al., 2006). In this regard the study adopts the following hypotheses:

- ❖ There is a significant difference between middle-class males and females based on the relationship between Black Tax, poverty, and educational levels.
- ❖ A significant difference exists between middle-class males and females based on the causes of the relationship between Black Tax, poverty, and educational levels.
- ❖ A significant difference exists between middle-class males and females based on the consequences of the relationship between Black Tax, poverty, and educational levels.
- ❖ There is a positive or a negative relationship between the variables under investigation.

### **1.5 Theoretical framework of the study**

This study will employ the Collective Five Fingers' theory by Mbigi and Maslow's hierarchy of needs as theoretical foundation. The Collective Five Fingers' theory assumes that people are united and compassionate towards one another and that ultimately promotes the spirit of togetherness in the society where community members feel responsible for each other's wellbeing. This theory favours the needs of the people as a collective over individuals.

Mbigi identifies five components of Ubuntu in his theory that ultimately enlighten that Africans have been there for each other generation after generation. Africans have been able to hold each other's hands to success unselfishly for centuries. But as author Mhlongo (2019:89) puts it, "some people believe it is their duty to beget their children so that they, the children, can look after them when they are old". Mhlongo (2019:89) further asserts that "these beliefs are common in African communities, unfortunately, in some cases it perpetuates a cycle of exploitation. These parents behave like ticks and suck their children dry". Instances like this are the ones that drive out the original idea of Ubuntu and slowly ascribe negative names like Black Tax.

Maslow identifies five categories that motivate people. In his theory, higher needs in the hierarchy begin to emerge when people feel they have sufficiently satisfied the previous need.

Chapter two will provide a detailed discussion of these theories.

### **1.6 Research design of the study**

In this study a mixed method approach will be employed to collect data from 250 respondents. Close-ended questionnaires will be used as a quantitative tool to ascertain the respondents' insight into the phenomenon of Black Tax while interview schedules will be qualitative tools of data collection. Data collection is

the process used to gather and measure information on variables of interest. It is also used to test hypotheses and evaluate outcomes (Kabir, 2016).

### **1.7 Significance of the study**

There is a strong racial dimension in South African poverty. May (1998) argues that poverty is mainly concentrated among Blacks, but it is not confined to one ethnic/racial group. The Human Development Report (2018) indicated that 46.3% of Blacks were poor compared to 26.1%, 10.7% and 5.1% for Coloureds, Asians, and Whites, respectively. It is with no doubt that black people in South Africa are still in poverty especially in rural areas. This can be motivation enough for black graduates to want to give back to the family members who have supported them when they were in university. Black Tax can be conceived as a way to empower those who have nothing, and in the process reduce poverty.

Tertiary education provides opportunities (good jobs, salaries, benefits, etcetera) that cannot be accessed with secondary education, and this is one of the problems that make Black Tax stagnant because there are more dropouts than graduates. This study holds important potential to highlight how Black Tax changes the livelihood of families and households. It will provide insight into how Black Tax can serve as a form of cash transfer from an individual to a family and household resulting in improved living conditions.

The study will encourage young professionals to talk more freely about their finances with their family members and to motivate young people to work hard at school to avoid living off other people when they are adults. This study will also help people to see that giving back to one's family should not be a burden that prevents them from investing in their future financially. People who are already paying Black Tax will be offered suggestions on how to make their money last longer.

### **1.8 Field of study**

This study will employ the Ubuntu (Collective Five Fingers) theory as its foundation as it brings the human face to every aspect of life. Strong social ties

glue people in the societies together thus planting healthy relationships. When applied in sociology Ubuntu stands for humane social interactions and rules that bind people together. However, a close relationship that exists between Black Tax and Ubuntu will be explained. Psychologically the study will show how Black Taxpayers feel about their responsibilities towards their families and kin. Economic challenges faced by Black Taxpayers will also be explored in this study and how these individuals struggle to reach the self-actualization stage as stipulated by Maslow in his hierarchy of needs theory.

### **1.9 Brief overview of the research site**

Fraenkel and Wallen's (2002) define population as the complete set of individuals who have similar traits that attract the interest of the researcher. The population for this study will be determined based on purposive sampling method. The study will be conducted in the Eastern Cape Province with a more specific interest in Mbizana Local municipality which is under Alfred Nzo District municipality. The name of this municipality was changed when this research project was already underway from Mbizana Local municipality to Winnie Madikizela-Mandela Local municipality. In this study, the research site will still be referred to by its former name, which is Mbizana. The researcher is familiar with the surroundings of this municipality and thus gains an advantage of fast tracking the data collection period. Potential respondents of this study will be between 23-45 years, male and female and first-degree holders from Bizana town.

### **1.10 Definition of terms**

#### **1.10.1 Black**

Statistics South Africa (2019) categorizes Africans, Coloureds and Indians as Black. In this study the term 'black' is used to allude only to people who "were categorized as African or Black-African under apartheid law, therefore excluding population groups currently referred to as Coloured, Indian and Chinese"

(Ngoma, 2015:10). Since Ubuntu and Black Tax are concepts intimately associated with Africans, Africans are the focus of this study (Fongwa, 2019).

#### **1.10.2 Black Tax**

Black Tax is the “financial obligation that the black middle-class have towards their extended family members because of continued inequality caused by the apartheid legacy” (Magubane, 2017:01). The study adopts this definition.

#### **1.10.3 Ubuntu**

Khomba and Vermaak (2012:3511) and Schoeman (2012:19) define Ubuntu as an inclusive philosophy which respects and regards the dignity of all human beings.

#### **1.10.4 Apartheid**

The policy of racial separation used by South Africa from 1948-1990 (Wiktionary, 2021).

#### **1.10.5 Black middle-class**

Black middle-class can be defined as professionals, senior managers and administrators who undertake specialized tasks within the production and labour processes of enterprises and state bureaucracies.

### **1.11 Structure of the thesis**

#### **❖ Chapter 1: Introduction**

This chapter introduces and provides the background to the study. The chapter explains the research problem, the study’s research questions and objectives, research hypotheses, the limitations, theoretical framework of the study, research design of the study and the significance of the study to the field of the study. The chapter also provides a brief overview of the research site.

❖ Chapter 2: Theoretical framework

The chapter discusses the theoretical framework that guided the study. The study uses the Five Fingers Theory and will be complemented by Maslow's hierarchy of needs theory.

❖ Chapter 3: Literature review

This chapter reviews the scholarship related to the current study. The chapter will highlight the gaps in the literature that provided the foundation for this literature review.

❖ Chapter 4: Research methodology and methods

The chapter discusses research methodology, design and data collection methods that will be used in the study.

❖ Chapter 5: Data presentation and analysis

Findings of the study will be presented and analysed in this chapter.

❖ Chapter 6: Discussion

This chapter discusses findings of the study.

❖ Chapter 7: Summary, conclusion, recommendations, and suggestions for future research

The chapter summarizes findings of this study, makes recommendations and suggestions based on the findings of the study.

## **1.12 Conclusion**

This chapter introduces the context of the research study. Background and the research problem were discussed. The research aim, objectives and research questions, hypotheses of the study, a brief theoretical framework that this study is based on was summarized. Summary of the research design, significance of the study, limitations of the study and a brief overview of the research site were all presented in this chapter.

The next chapter reviews the theoretical framework of this study in detail.



## **CHAPTER TWO**

### **THEORETICAL FRAMEWORK FOR THE STUDY**

#### **2.0 Introduction**

This chapter focuses on the theoretical framework that this study is based on. The theoretical framework will help provide an understanding of the phenomenon of Black Tax and the impact this has on black employed graduates. The Collective Five Finger theory by Mbigi (1997) will be discussed by defining the concept of Ubuntu and the five components of Ubuntu as postulated by the theory. This will be followed by a discussion of Maslow's hierarchy of needs theory. The study will examine the two theories to ascertain as to whether they can explain the relationship between Black Tax, poverty and employed black graduates. Justification for the use of the theories, and their weaknesses will also be examined.

This section outlines concepts covered in this chapter. Firstly, the term theory is defined using various definitions from different scholars' perspectives. A theory typically enhances the meaningfulness of research, since seemingly unrelated findings of isolated studies assume new meaning and significance when they are put into a proper theoretical perspective. Secondly, the definitions of Ubuntu and the Collective Five Finger theory will be discussed in detail, followed by Maslow's hierarchy of needs. Thirdly, justification of the choice of adopting the two theories mentioned above will be offered. Fourthly, criticism and weaknesses that have been recorded over the years under these theories will be highlighted. Lastly, the two theories are integrated.

#### **2.1 Theorizing Theory**

Caliendo and Kyle, (1996) posit that a well-developed and articulated theoretical framework is what distinguishes the writing of research of scholars to that of journalists. On this note Bryman (2012:20) claims that theory provides a "backcloth and rationale for the research that is being conducted". Ngulube et

al. (2015:10) state that “although there is much debate about the definition and value of theory when conducting empirical research, many scholars agree that there are substantial advantages in linking research to theory”. Sriraman and English (2005:451) state that “the conception and preference for a particular theory influences the choice of the research questions and theoretical framework in research”. Theory is the mediator of “connections between the vertices of *the scholarship triangle*, i.e., practices, problems, and research” (Silver and Herbst, 2007:50). In fact, Ngulube et al. (2015:10) claim that there are brave scholars who posit that social sciences “cannot be studied empirically in the absence of theory and research methods”.

Furthermore, King et al. (1994:29) contend that “no empirical investigation can be successful without theory to guide its choice of questions”. The central piece of a research puzzle is the development of a theoretical framework (Ennis, 1999:129). It is advised that theoretical framework must be chosen and used carefully because it the cornerstone of research. Van der Walldt (2020) carefully states that social science research particularly deals with complicated social behaviour, socio-economic status, educational background, and culture in their unique settings.

Theory may be a fundamental part of a research study especially in social sciences, but there is no one way of defining it. Karlsson and Bergman (2017) assert that social theories are what social scientists work with and work on. They further posit that the concept theory is fuzzy, unclear, and impossible to define. To supplement this statement, Mitchell (1968:211) indicates that “the term theory is one of the most misused and misleading terms in the vocabulary of the social scientist”. In the same vein, Menton (1967:39) notes that “like so many words that are bandied about, the word theory threatens to become meaningless. Because its referents are so diverse – including everything from minor working hypotheses, through comprehensive but vague and unordered speculations, to axiomatic systems of thought – use of the word often obscures rather than creates understanding”. To fuel this debate about the ambiguity of the concept

*theory*, Bunge (1996:113) asserted that “few concepts have fared worse in the social sciences than that of theory”. It is vividly clear that the term theory makes sense in the context it is used in.

There is no common understanding of what theory means according to Cohen et al. (2007); Bryman (2012), Cohen et al. (2012) Ngulube et al. (2015). To make the above statement more concrete, Ngulube et al. (2015:10) claim that the “term theory is used in very different ways and there are competing and contradictory notions of the concept”. Kawulich (2014) asserts that the word theory uses principles to explain events in the scientific discipline. From a philosophical perspective a theory should be able to predict future occurrences that can be tested through experiments or verified through empirical observation. Scientists predict theories in such a way that they should be able to arrive at testable hypotheses. In the humanities, the term theory refers to “the use of theoretical frameworks to study and interpret social structures and phenomena within a particular school of thought. An essential tool used by scholars in the analysis of society, social theories are interdisciplinary, drawing ideas from and contributing to disciplines such as anthropology, economics, history, human geography, literary theory, mass communications, philosophy, sociology, and theology” (Kawulich, 2014:04).

Silvermann (2000), asserts that theories explain and define events by utilizing arranged concepts. A theory generates a plausible relationship among concepts for critically understanding a phenomenon and carefully taking into consideration how the unknown can be organized. Differently from hypothesis, theories particularly examine a phenomenon that is why they cannot be disproved as they provide impetus for research. On the contrary, Danermark et al. (2002) posit that theories can be revised to corroborate or refute original findings.

Theory is defined differently by different scholars but the most quoted definition according to Ngulube et al. (2015) is that of Kellinger (Anfara and Metz, 2006;

Cohen et al., 2007; Cohen et al. 2012; Creswell, 2009). According to Kerlinger (1986:09), a theory is *“a set of interrelated constructs (variables), definitions, and propositions that presents a systematic view of phenomenon by specifying relations among variables, with the purpose of explaining natural phenomena”*. In the view of Mills and Birks (2014:260), a theory is an “explanation scheme comprising a set of concepts related to each other through logical patterns of connectivity”. In the same vein, Schwandt (2007:292) defines theory as “an explanatory scheme comprising a set of concepts related to each other through logical patterns of connectivity”. According to Puttergill (2000 cited in Ngulube et al. 2015:10), theory is “a framework of ideas that provides an explanation of something”.

The Longman Dictionary of Contemporary English defines theory as a set of ideas intended to explain something about life or the world, especially an idea that has not been proven true. It further states that theory is a set of general principles and ideas about a subject (Longman, 2003). Karlsson and Bergman (2017:02) define theory as “interrelated statements that claim that a certain entity (thing, object, process) exists in the world and often what this entity can do, that is, which mechanisms it possesses. Social theories are, then, arguments or series of interrelated arguments about something existing in the social world and commonly what social mechanisms are parts of the entity”.

Social science is all about explaining the social world, hence theories are explanatory. Social theories are examined conceptualizations, hence Danermark et al. (2002:121) pointed out that “social theories build upon concepts and relations between concepts. A concept refers to a particular body of thought, to a certain meaning. The concept must be distinguished from the term we use to express this meaning and from the object or the properties, to which the concept is supposed to refer”. Social theories and social entities have a parallel relationship, social entities are composed of relations and relations between relations (Karlsson and Bergman, 2017). Social theories are constructed by

relations between examined concepts. They further imply that social theories deal with social and discursive entities, but also with social and discursive aspects of artificial and material entities. Conceptualization is the kernel of a social scientist's work as it gives new terms to concepts (Karlsson and Bergman, 2017). When conceptualizing one should not arbitrarily try to catch empirical terms but be sure to explain an entity as it is, in the process improving existing theories or proving them false. According to Danermark et al. (2002:124) theories are not only used in explaining empirical patterns, but they also guide empirical observations that turn out to corroborate a theory or concept or put them in doubt.

Although conceptualizing and theorizing are the steps building up to a theory, theories are never final as they can be revised, or refuted by their own originators or by someone else. It is then safe to say social science knowledge is always fallible and thus also corrigible.

Whilst there is a plethora of theories in the world on aspects of human behaviour a significant number originate from the works of Western scholars. Theories that are Eurocentric in nature provide ways in which models and frameworks are constructed for the advancement of the world. Notwithstanding, the role of theories providing a lens through which the world is perceived and acting upon, in many instances these have been used to shape and style the European world for its advancement through capital accumulation. Deacon et al. (2007:08) warn that "social research has always been awkwardly involved with charges of social engineering. Research applied to policy issues or funded by government to assist in policy formulation or implementation, is not inevitably tainted or unethical. Indeed, many would argue that if research has no such potential application, it is indulgent and irrelevant - it is better to have policy informed by valid and sound research than by whim or prejudice". As far as developing countries are concerned, there is a dearth of theories only because the social systems in these countries have either been destroyed, replaced, or weakened through Western

application of theories. In some instances, some have been stolen, adapted, and modified to the benefit of western knowledge systems. Although ideas from western countries are welcome, the major influence should be from an African philosophy.

In Africa, post-colonialism many colonized states are struggling with serious backlogs to advance in various aspects of life. It is plagued by poverty, famine, environmental challenges, political instability, low economic growth, corruption, low levels of education, pandemics and many more issues that militate against their advancement. Various theoretical models and frameworks originating from the West have been tried and tested but without a significant impact on Africa's development. In the 21<sup>st</sup> Century African scholars are relooking into theoretical frameworks that have not been informed by pre-existing Indigenous Knowledge Systems (IKS) in search of finding solutions to Africa's underdevelopment.

Indigenous to Africa is the concept of community which is characterized by a philosophical outlook to life that is supportive, cooperative and comprise a sense of camaraderie that holds African society, community, kinship, and family together. This philosophical outlook to an African way of life has been subject to much interest in the continent and elsewhere in the world. In different parts of Africa, the concept is acted out differently, but with a common philosophical outlook. In the South African context, post liberation in 1994 this philosophical outlook is rapidly gaining scholarly interest on how solutions to some of the plaguing development woes can be ameliorated through the principles of Ubuntu. Theory in research is then a helpful tool to interpret reality - not something reality must conform to.

## **2.2 Theoretical framework of this study**

### **2.2.1 Definitions of Ubuntu**

Various disciplines such as Anthropology, Criminology, Public Administration, Sociology, Education, Information Technology, Health Sciences, Political

Sciences and Law have all conducted studies on Ubuntu. Martin (2013) indicates that the first homo-sapiens have been taught the principles of Ubuntu. Bantu speaking people of Southern Africa are believed to be the original founders of Ubuntu, but Sigger et al. (2010) indicate that Khoza (1994) and Mbigi (1997; 2000) were the first scholars to be associated with relating Ubuntu theory to management practices. The theory emphasizes oneness amongst family members and the community at large.

Heuvel (2008) has had multiple interviews with Professor Lovemore Mbigi who is an entrepreneur, consultant, academic and philosopher, who is also publicly recognised for introducing Ubuntu to academics (Heuvel, 2008). It has been mentioned that Ubuntu as a theory is widely documented by many scholars in their respective fields of study. They all define the concept of Ubuntu differently, but all their definitions are based on the fact that Ubuntu is an African concept that has been with African communities for centuries. It is a concept developed by Africans for Africans and is an embraced lifestyle that intends to promote unity and fairness.

Ubuntu is popularly known for resisting easy definition. It is an archaic and traditional African worldview that influences social conduct by its strong values of defining life (Mokgoro, 1998). Ubuntu cannot be given expression satisfactorily using non-African vocabulary as argued by some scholars. Former Constitutional Court Judge Yvonne Mokgoro (1998:10) wrote that “the concept Ubuntu, like many African concepts, is not easily definable. To define an African notion in a foreign language and from an abstract as opposed to a concrete approach is to defy the very essence of the African worldview and can also be particularly elusive. Because the African worldview cannot be neatly categorized and defined, any definition would only be a simplification of a more expansive, flexible, and philosophically accommodative idea”.

Although Ubuntu can be seen as the fundamental social philosophy in much of Africa, it is difficult to access its traditional culture as it is mostly oral and lived,

thus not formally written in journals or books, consequently, the negative portrayal of the African society in the western media (Nussbaum, 2003). For one to understand and feel the warmth, hospitality, and other aspects of African culture, one needs to be part of the community as this cannot be learned from a distance. After a dispute, Ubuntu encourages cooperation, reconciliation, and communication in the interest of not only harmony but shared understanding. Through the principles of reciprocity, inclusivity, and a shared sense of destiny among people, Ubuntu encourages the significance of peace-making, the spirit of giving and receiving forgiveness. The desire to seek revenge for past wrongs is then swept away (Murithi, 2006). Hailey (2008:13) notes that Archbishop Tutu wrote that “true reconciliation is a deeply personal matter. It can happen only between persons who assert their own personhood and who acknowledge and respect that of others”. The former Chair of the Truth and Reconciliation Commission (TRC) contends that there is a significant role played by Ubuntu in inspiring forgiveness, reunion, and harmony (Hailey, 2008). Tutu claims that “to forgive is not just to be altruistic. It is the best form of self-interest. What dehumanizes you, inexorably dehumanizes me. Forgiveness gives people resilience” (Tutu, 1999:34).

Nelson Mandela, who is South Africa’s first black president and a Nobel Prize winner, describes Ubuntu as a philosophy constituting a universal truth, a way of life, which underpins an open society (Mandela, 2006: xxv). “A person is a person through other persons. None of us comes into the world fully formed. We would not know how to think, or walk, or speak, or behave as human beings unless we learnt it from other human beings. We need other human beings to be human” (Tutu, 2004:25). The philosophy of Ubuntu encourages that people should address themselves to problems, but they should look at whether what they are doing improves the community and empower or help community members. This philosophy suggests that if people are treated well, they become productive and work well in their respective teams. Khomba (2011:129) contends



that “an African society is, in general, humanist, community-based and socialist in nature”.

The South African phrase for Humanness is Ubuntu. It is called Ubuntu by Nguni people, it is known as Utu in Swahili and Ujamaa in Kiswahili just to mention a few (Broodryk, 2006; Sigger et al., 2010). In many parts of Africa, although it may vary, the concept of Ubuntu is referred to variously. The Table below provides the derivative and some of the African countries that embrace this philosophy.

**Table 1: Derivatives of Ubuntu and African Countries that practice Ubuntu Philosophy**

<b>Ubuntu Derivative</b>	<b>Bantu Language</b>
<b>Abantu</b>	Uganda
<b>Botho or Motho</b>	Sesotho
<b>Bunhu</b>	Xitsonga
<b>Numunhu or Munhu</b>	Shangaan
<b>Ubuntu, Umntu or Umuntu</b>	isiXhosa and isiZulu
<b>Umunthu</b>	Ngoni, Chewa, Nyanja, Bemba, Malawi, Zambia, Mozambique, and Zimbabwe
<b>Utu</b>	Swahili, Tanzania, Kenya, and Uganda
<b>Vhuntu or Muntu</b>	Tshivenda

Source: Adapted from Khomba (2011:128)

Khoza (1994 cited in Sigger et al. 2010:03) asserts that “Ubuntu is a concept that brings to the fore images of supportiveness, cooperation, and solidarity. It is the basis of a social contract that stems from, but transcends the narrow confines of the nuclear family, extended kinship network and, the community”. With diligent cultivation, it can be extended to the world of business, (Sigger et al., 2010). South African Government’s (1996:245) White Paper on Welfare identified Ubuntu as “the principle of caring for each other’s wellbeing and a

spirit of mutual support. Everyone's humanity is ideally expressed through his or her relationship with others and theirs in turn through recognition of the individual's humanity. Ubuntu means that people are people through other people. It also acknowledges both the rights and responsibilities of every citizen in promoting individual and societal well-being". Murithi (2006) asserts that the African way of viewing the world is Ubuntu and is the worldview that sits at the heart of capturing the essence of being a human.

According to Molose et al. (2018:196) "Ubuntu as a culture is attributed to the longings of African people for communal bonds that researchers aspire to explain". Christie et al. (1993 cited in Molose et al., 2018) observe that Ubuntu brings forth unanimity, cooperativeness and awakens sense of supportiveness. Mangaliso (2001) argues that Ubuntu is a conventional wisdom that supports customs and practices that serve only the common good. Nussbaum (2003) supports the above statement by stating that there is no existing Western paradigm that interprets individualism or collectivism that can be considered synonymous with Ubuntu. Ramose (1999:20) suggests that "African philosophy has long been established in and through Ubuntu; there is a family atmosphere, that is, a kind of philosophical affinity and kinship among and between the indigenous people of Africa". The author further notes that the Ubuntu philosophy is not limited to the Bantu people, but it is widely spread throughout West and sub-Saharan Africa. In Senegal it is known as Teranga and loosely translates to the spirit of collectiveness and sense of responsibility for one another (Hailey, 2008).

Khomba and Vermaak (2012) describe Ubuntu as a philosophy that highly regards dignity of all individuals. Ubuntu as a philosophy is based on compassion for the requirements of others, hospitality, friendliness, generosity, admiration, equality and understanding (Schoeman, 2012; Atiti, 2013). Du Toit et al. (2006) (cited in Nxumalo and Mncube, 2019:104) argue that "Ubuntu originated when African communities had to work together to survive". Mbeje

(2010) posits that Ubuntu is about collective agency and morality as opposed to Descartes's proclamation of "I think therefore I am" which ultimately promotes an individualistic sense of morality.

Martin (2013) and Munica (2011) are scholars who also describe Ubuntu as characterized with oneness, humaneness, equality where leaders treat community members the same. Engelbrecht and Kasiram (2012:444) define Ubuntu as "an ancient African philosophy, based on the principal values of extreme humanness, compassion, contrition, respect, empathy and combine values, sustaining contented and qualitative individual community". Ubuntu, according to Sulamoyo (2010) is a system that is based on the African humanistic philosophy which defines life through others. Goduka and Swadener (1999 cited in Nxumalo and Mncube, 2019:105) see Ubuntu as "striving for oneness of humanity through interconnectedness and interdependence of all creation".

It is safe to contend that all the above scholars who have studied the Ubuntu philosophy have no contrasting understanding of what the concept is about. They all agree that fairness, integrity, collectiveness, and principled equal justice for all humans is the way that Africans have embraced as their lifestyle for centuries. All scholars who have been cited earlier note that Ubuntu is encapsulated by the maxim "*Umntu ngumntu ngabantu*" a phrase from the Nguni speaking people (Xhosa, Zulu, Swati, and Ndebele) meaning "to be a human being is to affirm one's humanity by recognizing the humanity of others and, on that basis, establish humane relations with them" (Naicker, 2015:3). The Ubuntu philosophy is widely used in African languages to sensitize the significance of oneself because of others (Mugumbate and Nyanguru, 2013). Hailey (2008:05), notes that Ubuntu is a concept that resist distillation "it permeates the life and thinking of many Africans, and honour humanity and the key role of relationships in all forms of social, communal or corporate activity".

As much as Ubuntu holds African societies together, its knowledge and cultural system is rapidly being expropriated through modernization and globalization. The long existence of Ubuntu seems to be at jeopardy and to support this statement Engelbrecht and Kasiram (2012) posit that there are challenges in society which prohibit people from practicing Ubuntu. Engelbrecht and Kasiram (2012) mentioned unemployment, poverty, HIV/AIDS, and western influences as some of the few prohibiting factors.

### **2.2.2 The Collective Five Finger Theory**

Mbigi (1997) developed the Collective Five Finger Theory based on the Ubuntu theory of African humanism. The collective fingers' theory according to Poovan et al. (2006:17) is a conceptual framework that was constructed from five key social values of Ubuntu based on the collective African way of life (Mbigi, 1997). Mbigi and Maree (1995) assert that aphids cannot be killed by a thumb even though it is strong, it will always require the assistance of other fingers, this is the African proverb that can best explain the principle behind this theory. The lesson in this proverb is two-fold. Firstly, the fingers according to Poovan et al. (2006) and Atiti (2013) represent individuals who collectively act together to achieve a certain goal. Secondly, a collective culture is formed and maintained through key values that are represented by fingers (Poovan et al., 2006:18). The hand is a metaphorical symbol of Ubuntu and every finger on that hand represents the five values of Ubuntu (Mashele, 2012:28; Atiti, 2013).

Mbigi (1997) identifies five key values related to Ubuntu: survival, solidarity spirit, compassion, respect, and dignity. These values have always been integral to the African culture (Edwards et al., 2004). The five key components of Ubuntu are discussed below.

#### **2.2.2.1 Survival**

Survival is the heart of Ubuntu as African people have been through difficulties and distress, but their determination driven by the will to survive has seen them

prosper for decades. Poovan et al. (2006) posit that survival is the ability to live and exist despite difficulties. Zvitambo (2017:76) contends that scholars such as Sigger et al. (2010) and Mashele (2012) defined survival as “sustained existence, particularly in a complicated situation. Meaning that people successfully develop and implement ways of overcoming problems”. In the same vein, Engelbrecht and Kasiram (2012 cited in Zvitambo, 2017:77) define survival as the “capability of individuals to endure in the countenance of complexity and destitution, not through independence, but through brotherhood or sisterhood love and care”. Broodryk (2006) asserts that the values of togetherness and brotherhood are part of the dimension of survival. When people rely on each other and work as a team by sharing what they have; difficulties are tackled. According to Mbigi (1997) for effectiveness to increase, team members should rely on each other. Sigger et al. (2010) state that for the goal of the team to be realized; sacrifices must be made by individuals.

Survival is a collective effort made by all members of the community and, or organization but for this research purpose, the family as a social unit is focused upon. The survival of the family in the case of Black Tax is largely dependent on the breadwinner and this goes against what survival has been defined to be by many scholars. Poovan et al. (2006) posit that honesty, communication and openness are the fundamental values of survival. For survival to work, all members of the family must be honest and open about how they feel. Few articles that are written on Black Tax such as (Mhlungu, 2015; Mkhonto, 2018; Mtolo, 2018) emphasize that its payers should set boundaries and be open about just how much they are willing to do for the recipients. Failing to do so may end up creating feelings of unpleasantness as recipients may keep on demanding more.

Swartz and Davies (1997:291) contend that “because we are social animals, our need to belong conflicts with our individual needs and that which has to be sacrificed for the good of the group”. The sacrifices that are made by these graduates are all in the name of trying to reverse the wrongs that were done by

apartheid and alleviate levels of poverty in their families. “Apartheid had a huge impact on black communities, whose lives were characterized by a lack of resources, poverty, and inequality of opportunities. Thus, African communities developed a collective psyche that allows and still allows the ability to pool resources, preserve and create African communities” (Nxumalo and Mncube, 2019:113).

Survival is generally displayed at its best when people are facing challenges. Poovan et al. (2006) empirically supports this statement by stating that in South Africa even today the tradition of being collective and unified within poor communities such as townships and squatter camps where people still share limited resources can still be observed.

#### **2.2.2.2 Spirit of Solidarity**

Solidarity according to Sigger et al. (2010) is closely related to survival. When individuals start to feel like members of the community a spirit of solidarity starts to grow. Community needs tend to take precedence over personal interests. One takes pride and feels responsible when helping the community (Sigger et al., 2010:13). Solidarity encourages unity and the collective effort put in by all members to accomplish difficult tasks. Family ties, ceremonies, rituals, and celebrations all emphasize oneness driven by the spirit of solidarity. Sigger et al. (2010) assert that when people live a happy life, they praise each other on achievements and gratitude on favors done. This is relevant to this study as some of the recipients of Black Tax are forever grateful for assistance received. And many of the recipients make it a point to give back as soon as they start working. Empirical literature from the following scholars, Zvitambo (2017), Sigger et al. (2010), Broodryk (2006), Nxumalo and Mncube (2019), Munica, (2013), Mashele (2012) Engelbrecht and Kasiram (2012), Martin (2013), Poovan et al. (2006), Shrivastava et al. (2014), Molose et al. (2018) show that the ability to successfully perform difficult tasks together is the spirit of solidarity. Engelbrecht and Kasiram (2012) note that a community that works together develops a strong

sense of togetherness and people generally come up with solutions to the challenges they face.

The spirit of solidarity encourages a positive chain of reaction in the community where people put their heads together to solve problems, show support in times of difficulty and the betterment of communication is realized. It instills a sense of belonging and unity in the society (Sigger et al., 2010). An African can be solely described in terms of psychological and physical properties but not in terms of personhood. A person is defined through reference to the community (Mkize cited in Nussbaum, 2003).

#### **2.2.2.3 Compassion**

The ability to sincerely empathize with one another irrespective of being related or not is compassion that differentiates people from wild animals (Mashele, 2012). Africans grow up knowing that through giving and sharing they will surely be reciprocated (Mbigi, 1997; Broodryk, 2006). Compassion is the need to want to assist a person in distress. It is in some sense more like love among siblings but in this case spread beyond blood relations. “Ubuntu values incorporate caring and understanding of one another” (Zvitambo, 2017:79). There seems to be a motion to erode practices of Ubuntu because of the impact they have on people’s pockets, but it may not be dismissed easily that many cultural practices are underpinned by the philosophy of Ubuntu.

Poovan et al. (2006) say that Africans are socialized within a culture that cultivates helping each other, it is difficult to unlearn as it becomes one’s psychological make-up. To confirm this Busani-Dube (cited in Mhlongo, 2019:22) posits that “nobody has really come out and said Black Tax is our responsibility, but we know it is”. They take the responsibility without even thinking twice because this is how many Black people are raised; to extend a helping hand where it is needed. Broodryk (2006) states that employed people usually share their wages and salaries with their unemployed relatives. “When

a Black graduate gets a job, they have a lot to make up for compared to their colleagues from better economic backgrounds” (Mzobe cited in Mhlongo, 2019:169). He further states that black graduates have a deep economic hole to fill before they can start with their own lives. In most black families, success is a multi-generational quest fuelled by lifelong multi-generational sacrifices. Sigger et al. (2010) asserts that Ubuntu cultivates harmonious thinking, talking and behaviour when people are faced with crises.

Many scholars have described compassion as an African value that relies on brotherhood, and everyone is working towards a universal goal because they have a shared vision that develops through personal understanding and caring for each other. Because there is love amongst them, a sense of belonging is then felt (Mangaliso, 2001). Brubaker (2013) asserts that compassion is the ability to grasp difficult circumstances that other people are facing and offer to assist them. People express generosity out of concern and willingness to sacrifice their own self-interest to help others.

To attest to what other scholars are saying about compassion Engelbrecht and Kasiram (2012) posit that Africans display compassion by volunteering their services to people in distress. African communities are strengthened by the interconnectedness that is among members, where people observe each other's lives and are always willing to assist. Community members see to it that no one is struggling without being assisted; in the black culture the spirit of helping is usually displayed when there is a funeral or a wedding ceremony in the community. “If there is death in someone's family, the community will spend days leading up to the funeral visiting the family of the deceased to show sympathy in their time of grieving. Sometimes it might be in silent communion, whilst others sing hymns to console and soothe the pain of loss experienced by the grieving family” (Makholwa cited in Mhlongo, 2019:96). People come out in their numbers to lend a helping hand with preparations prior the event. Visiting sick people who are not necessarily one's own relatives, adopting an orphan as



one's own and assisting elderly in many ways, is truly what being African entails. Young people grow up knowing that one greets friendly, respectfully and in a compassionate manner.

There is a typical African cultural practice known as *ukusisa*. When a young couple has just gotten married and moved to a new village; one family would lend them a cow and a bull and wait for an offspring to be born until taking the original cow and bull. The new family is now left with their own seed capital. This shows the sharing of wealth that strengthens the community as no one is left to fend for oneself while others have the means to help. This mutually beneficial transaction is based on kindness.

#### **2.2.2.4 Respect and Dignity**

In this research, Respect and Dignity will be discussed as one value of Ubuntu as they are closely related. Previous studies by Poovan et al. (2006), Broodryk (2006), Sigger et al. (2010) and Zvitambo (2017) just to name a few, also adopted the same approach. Respect and Dignity are the building blocks in the African culture and in the collective five fingers theory, they are seen as the cardinal social values (Sigger et al., 2010). Sigger et al. (2010) describe respect as objectives, unprejudiced contemplation and consideration for privileges, principles, beliefs, and norms of individuals. There is a Nguni word '*ukuhlonipha*' which means respect a world view of Ubuntu is centralized around this value as it shows African's social position in the community (Poovan et al., 2006). Dignity according to Nxumalo and Mncube (2019:114) is the behaviour or trait that earns or deserves respect. They further posit that in African communities, "if one wants to achieve successful engagement with members of the community, respect and dignity are the requirements".

Respect and dignity are important in many African communities as they are practiced when one interacts with the king and elders. These values eventually lead to trust. The Constitution of South Africa, which is based on Ubuntu values,

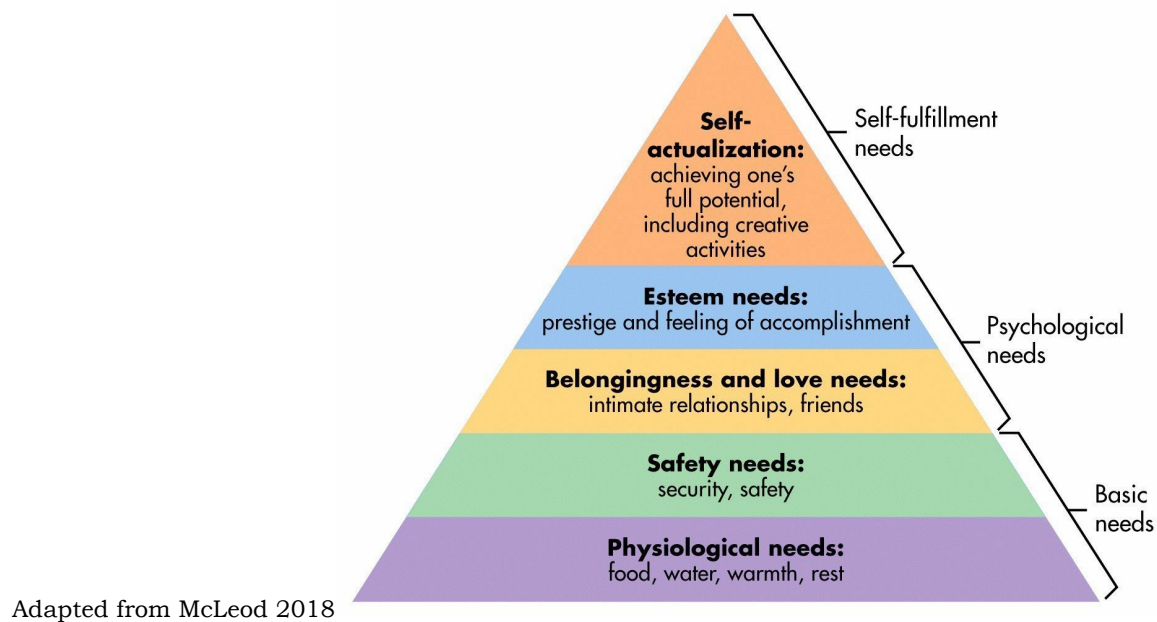
demands that the human dignity of all people should be protected (Sigger et al., 2010). It further states that it clearly supports the view that people are equal and important, apart from their gender, race, culture, and income. Zvitambo (2017:80) asserts that “respect and dignity within Ubuntu is valuing the worth of others and showing deference to others potential to contribute”. Mashele (2012) sees dignity as self-respect. People should respect themselves before anyone else, thus gaining dignity.

### **2.2.3 Maslow’s Hierarchy of Needs**

Hierarchy of needs by Maslow (1943, 1954) bases its greater scope of the theory solely on an individual’s potential to reach the ultimate reward of being one’s greatest version of themselves. Maslow (1954) challenges individuals to satisfy needs that he postulates for each level. This theory is a key foundation in understanding how drive and motivation are collated when discussing human behaviour (Wills, 2014). According to McLeod (2018) this is a motivational theory in psychology comprising a five-tier model of human needs. Maslow identified five needs that must be satisfied by individuals, from the bottom of the hierarchy upwards, these are psychological, safety, love and belonging, esteem and self-actualization (McLeod, 2018).

Maslow (1943, 1954) asserts that people are motivated to achieve certain needs and that some needs take precedence over others. The basic need for physical survival is the first thing that motivates our behaviour. The fulfilment of one level motivates us to the next level, and so on (McLeod, 2018). Wills (2014) contends that Maslow’s theoretical goal is to attain the fifth stage which is self-actualization. Kremer and Claudia (2013) state that Maslow’s work has been revised over time, the original hierarchy stated that for one to pursue other needs the lower ones must be completely fulfilled. However, scholars today argue that it is safe to think of these levels as continuously overlapping each other. This means a person may prioritize to fulfil any level that seems to be of more importance to them according to their immediate needs.

According to McLeod (2018) Maslow's first four levels are often referred to as deficiency needs (D-needs), and the level at the top is known as growth or being needs (B-needs). Deficiency needs tend to arise when people are faced with deprivation, and it gradually motivates them to fulfil these needs. The longer these needs stay unmet the stronger the motivation to fulfil them (McLeod, 2018). He further states that "growth needs do not stem from a lack of something, but from a desire to grow as a person" (McLeod, 2018:02).



**Figure 1: Maslow's Hierarchy of Needs**

Maslow's hierarchy of needs is often portrayed in the shape of a pyramid as illustrated in Figure 1. The pyramid's base shows fundamental needs and the need for self-actualization at the top of the pyramid.

### **2.2.3.1 Physiological needs**

Physiological needs are the most fundamental needs according to Maslow's hierarchy of needs. These needs are purely based on humans' physical survival. If these needs are unmet people tend to feel displeasure (Wills, 2014). The longer humans fail to satisfy physiological needs, the stronger the desire to fulfil them,

McLeod (2018) makes an example of being hungry that leads to a person only prioritizing getting food above anything else. According to Wills (2014) physiological needs can be defined as both traits and a state. Humans are motivated to decrease or eliminate any feelings of displeasure that is why it becomes important for them to make it a point to fulfil their basic needs first to pursue others (Wills, 2014). If physiological needs are not satisfied according to McLeod (2018), a human body cannot function properly. He further states that Maslow (1954) considered these needs the most important ones as all the other needs become secondary until these needs are met.

McLeod (2018) contends that since people experience disruptions in life such as divorce and job losses; these life events may lead people to bounce back and forth in these levels. If humans struggle to fulfil physiological needs that means they have lower, chances of ever pursuing other needs.

#### **2.2.3.2 Safety needs**

Hopper (2020) posits that once physiological needs are met, people are subconsciously motivated to pursue a need for a safe environment. People tend to take measures to make sure that they are safe from life experiences that can be disruptive, by opening savings accounts, insurance policies, looking for better job opportunities etcetera. She further states that this level is more likely to predominate in children as they have a greater need to feel safe. People continuously strive for law, order, and freedom from fear (McLeod, 2018). When a person sees that this level has been adequately met, they work towards satisfying other levels, but physiological needs are more important than safety needs.

#### **2.2.3.3 Love and belonging needs**

A third level of human needs is interpersonal and comprises feelings of belongingness. This level is usually pursued after physiological needs have been fulfilled. Both romantic relationships as well as ties to friends and family

members are included in this need (Hopper, 2020). In children, this need is observed to be particularly strong as they can cling to abusive parents, and thus can override safety needs. Maslow (1943) contends that people generally want to have a sense of belonging whether they belong to a small or a large group. Humans need to feel loved and love. If this need is not met it can lead a person to clinical depression, loneliness, and social anxiety. Depending on the strength of peer pressure; physiological and safety needs may be overridden by the need to belong.

#### **2.2.3.4 Esteem needs**

According to McLeod (2018) Maslow classified esteem needs into two categories; firstly, esteem for oneself and this involves being independent, striving for mastery, achievements, and dignity. Secondly, desire to have a reputation and earn respect from other people (McLeod, 2018). These needs are essentially ego or status needs. Wills (2014) contends that people constantly feel the need to be recognized by others and may end up engaging in sports or hobbies to gain recognition. Kremer and Claudia (2013) argue that esteem and other levels are not strictly separated but very much related. Maslow (1943, 1954) noted that people with lower esteem tend to need respect from others, while those with higher esteem have immense self-respect.

#### **2.2.3.5 Self-actualization needs**

Maslow (1987:64 cited in McLeod 2018) posits that this fifth level that is at the top of the pyramid is where people realize their full potential and have a desire “to become everything one is capable of becoming”. Self-actualization is where humans have a need to master everything they do, such as being a successful athlete, being an ideal parent and create inventions (Kremer, 2013). According to Wills (2014:05), this level can be described as a “value-based system when discussing its role in motivation and is understood as the goal or explicit motive”.

Wills (2014) further states that for self-actualization to be achieved one must master previous levels as they are a ladder to realize this level.

A single reason motivating people towards self-actualization is knowing that there is a reward after successfully accomplishing a goal (Wills, 2014). Not everybody can achieve this goal according to Wills (2014:05), but only those who “seek and understand how their needs, relationships, and sense of self are expressed through their behaviour”. Hopper (2020:03) defines self-actualization as “doing what we believe we are meant to do”. Only those who will risk going too far can possibly find out how far one can go.

### **2.3 Justification of Ubuntu and Hierarchy of needs as Theoretical Frameworks for the study**

The researcher used these theories to try and explore the phenomenon of Black Tax on black employed graduates by looking at both the African way of life versus the western lifestyle. It is clear from the literature that Africans do not live just for themselves but for the community. Family is the first structure that ties one's roots to a certain society, and that ultimately defines what that individual will learn and live by. The Collective Five Fingers theory does not recognize a person as an individual but as part of a team, while Maslow's theory talks about needs solely based on an individual's perspective.

Ubuntu is viewed by Shumba (2011) as an honest and principled structure that promotes collectivism and communalism for a sustainable lifestyle. Inter-generational knowledge is passed on through Ubuntu (Shumba, 2011). Ubuntu cultivates togetherness in the community where people share responsibilities for a common goal (Khomba and Vermaal, 2012; Sigger et al., 2010). Giving back to one's family is seen as a normal way that an African should embrace fully as it ensures “that family roots and communal structures are not destroyed by the so-called alien civilization of an individualistic lifestyle” (Mhlongo, 2019:87). Black Tax's principles are parallel to those of Ubuntu as they all seek to ensure

the survival of community. Societies that practice Ubuntu are not intimidated by other people's excellence and competency instead they celebrate it as their own.

Maslow's hierarchy of needs theory is also relevant to this study as it talks about people's needs and how those needs can be achieved. Black Tax sometimes makes it hard or totally impossible for a person to reach the self-actualization stage because instead of trying to better themselves most black professionals have constant responsibilities towards their immediate and extended family members. These responsibilities can easily turn to a financial burden because one's salary is not designed to accommodate the load of responsibilities that they end up fulfilling.

Maslow's hierarchy of needs states that people self-actualize when their needs are met. In Ubuntu, the self-actualized needs are met at a collective level. However, in meeting collective level needs ensures that many people in the collective will share the needs that are being fulfilled through Ubuntu. In Africa, there is a common phrase that says 'it takes an entire village to raise a child' so when the need for love and belonging is failed by the family, a child may feel loved by the community members who often assist or intervene in the child's day-to-day activities and thus inculcating feelings of belonging. There are many child-headed homes in townships and rural areas, where children in these households often trust the community to provide safety and security for them, and sometimes physiological needs such as food. Some needs as stipulated by Maslow can be met through the Ubuntu philosophy. This philosophy implies that good fortune is attracted by the spirit of sharing available resources with others and ultimately enhancing one's status in their community (Khomba, 2011).

These are two very contradictory theories that view a person through different social lenses. These theories are brought together to try and answer a research problem that prompted this study. The researcher hopes that the findings will shed some light on the burning debate of Black Tax, as to whether it is a burden that makes it difficult for black professionals to create generational wealth or an

act of Ubuntu that uplifts one's family and accordingly benefiting the community.

## **2.4 Criticism and weaknesses of the theories**

### **i. Ubuntu (The Collective Five Finger Theory)**

Swartz and Davies (1997:294) point out that the Collective Five Finger theory lacks “empirical data to support claims about the usefulness of metaphors in organizational development terms”. They further claim that the rejection of western values and sole focus on the African cultural contributions is a bit extreme as it may cause imbalance in any system. Western and African approaches would produce great results if they were integrated.

English (1996) argues that Ubuntu is rather ambiguous, owing to the fact readers are made to choose between conflicting and mutually exclusive interpretations of Ubuntu. She further posits that the problem is that Ubuntu is at once under explained and over explained. To make any sense of the idea, one must pick and choose between conflicting interpretations. Another scholar echoes English's observations. Metz (2011) contends that Ubuntu ideas are too vague, fail to acknowledge the value of individual freedom and they fit traditional small-scale culture more than a modern, industrial society.

The Ubuntu philosophy has been questioned by Hailey (2008) on whether it can be universally applicable. Mugumbate and Nyanguru (2013) posit that this challenge is worsened by the fact that Ubuntu has no solid framework. They turn to say that as much as Ubuntu cannot be theorized, democracy is globally accepted and practiced in many communities, but it is not universally applied. With that said, they believe Ubuntu should find its way into every society.

In their study Mugumbate and Nyanguru (2013) claim that some values of Ubuntu weaken societies. They make an example about authority and openness to new ideas that has been cited as a contributory factor to colonization in Africa which promoted disenfranchisement, culture erosion and dependency. Africans



may be made submissive and dependent using weaker tenets of Ubuntu. Mugumbate and Nyanguru (2013) continue to argue that colonialists used the divide and rule tactic to take over Africa. They further posit that those who are “preying on African resources may emphasize the values that make Africans dependent” (Mugumbate and Nyanguru, 2013:98). They claim that even though South Africa has celebrated reconciliation through Ubuntu and created a constitution and welfare system based on Ubuntu, many South Africans remain without economic resources.

## **ii. Hierarchy of Needs theory**

McLeod (2018) points out that the methodology that Maslow employed has a limitation as it is based solely on the researcher’s opinion. “Personal opinion is always prone to bias, which reduces the validity of any data obtained” (McLeod, 2018:06). He further states that Maslow’s sample is also biased as it comprised predominantly highly educated white males. McLeod (2018) also claims that people can be motivated to pursue needs simultaneously, and people from disadvantaged backgrounds can also achieve self-actualization such as Rembrandt and Van Gogh, contrary to what Maslow originally suggested.

Hofstede (1984) criticized the order of the hierarchy to be ethnocentric. Cianci and Gambrel (2003) accuse Maslow’s hierarchy of needs of not looking at needs from people who grew up in different societies. They further state that needs of people who grew up in individualistic environments tend to be self-centred contrary to people who are from collectivist societies who tend to prioritize needs of being accepted by the community and in doing so discarding needs for freedom and individuality.

Kremer and Claudia (2013) claim that when a person has truly achieved self-actualization, they do much for other people and do not solely concentrate on themselves as per Maslow’s observations. They strive to service their selves and others. Critics further point out that the hierarchy of needs is not universal and

may vary across cultures and they emphasize that it depends on the resources available to people geographically and due to individual differences.

## **2.5 Integration of the Collective Five Finger Theory and Maslow's Hierarchy of Needs Theory**

Considering the criticism of the theories above, this section is dedicated to discussing how the adopted theories talk to each other on the investigated phenomenon that is Black Tax and its relationship with poverty and educational levels. These two theories are best suited to explain the phenomenon of Black Tax as they look at a person from both the African and the Western perspectives. The challenges that are presented by one theory, the other theory can resolve. This is shown when an individual does not have confidence in themselves, and the family assures them that they can do anything they put their minds to. The encouragement and support that one receives from the family plays a vital role in helping a person achieve the best things in life and in turn help uplift the family. These two theories complement each other as they elevate an individual simultaneously with the family, thus improving the community.

Hierarchy of needs theory solely seeks to empower a person into becoming their greatest versions of themselves. When a person has reached the self-actualisation phase through acquiring higher education qualifications consequently gaining employment, it requires no substantial effort for them to lend a helping hand to needy people. This means that a self-actualised person finds it unexacting to practise Ubuntu as they have a surplus of resources to share with others. Likewise, Black Tax requires a payer to be in the process of actively seeking self-actualisation to be able to take care of their kin. It is noteworthy that a Black Taxpayer may never reach the self-actualisation phase as per Maslow's theory due to too much responsibility, but the determination for the survival of the family may be the goal.

The Ubuntu philosophy advocates for the success of the community, starting in the family unit and if the family ensures the success of an individual through the hierarchy of needs, the individual then becomes the advocate of change in their respective family, thus forming an empowerment cycle that solely focuses on eradicating poverty.

## **2.6 Conclusion**

This chapter discussed the theoretical framework that will inform the study. Ubuntu was defined based on different scholars' views, and they all seem to agree that Ubuntu is a philosophy that Africans have lived by for centuries. It cultivates togetherness, honesty, fairness, openness through brotherhood. People do not rejoice at someone's misery but gather their resources to pull each other out of difficult circumstances. The role of a theoretical framework for a study of this nature has been presented. Two theories were discussed; one looking at an African way of life (Collective Five Finger theory), while Maslow's Hierarchy of Needs looked at a person from a western perspective. They have some opposing views that are necessary for this study to answer the research questions. The last section of this chapter informs the criticism and weaknesses of the theories that this study needs to take note of.

## **CHAPTER THREE**

### **LITERATURE REVIEW**

#### **3.0 Introduction**

This chapter reviews the scholarship related to the phenomenon of Black Tax and its relationship with black employed graduates. Leedy and Ormrod (2010 cited in Zvitambo, 2017) define literature review as the process of discussing and analysing theoretical perspectives and research findings done by other authors on related problems. Fink (2014:01) describes literature review as a process to “survey books, scholarly articles, and any other sources relevant to a particular issue, area of research, or theory, and by so doing, provides a description, summary, and critical evaluation of these works in relation to the research problem being investigated”. Literature review is used to discover latest findings and authority about a certain topic (Mouton, 2001). Reviewing other scholars’ work assists to better understand the problem that is under investigation and how they have tackled similar problems methodologically with regards to the gathering of data and interpretation of findings. Previous literature can also show gaps that need to be closed. The researcher hopes that literature in this study will add value to the existing limited knowledge on the topic of Black Tax.

The first section of this chapter analyses the relationship that exists between the phenomenon of Black Tax, poverty, and the effects of the level of education on life chances. It is often argued that education changes lives for the better and this is particularly true for the black community in South Africa, where most young people solely depend on education (acquiring qualifications) for them to get stable good paying jobs. Secondly, factors that cause the relationship between Black Tax and poverty will be discussed, focusing on how levels of education determine the level of poverty. Thirdly, consequences of poverty and those of Black Tax will be analysed. Fourthly, poverty levels amongst Black Tax recipients will be discussed and lastly, strategies that can be utilized to try and eliminate negative effects of Black Tax will be highlighted.

### **3.1 The relationship between Black Tax, poverty, and educational levels**

There is an intimate relationship between Black Tax, poverty, and educational achievements in the black community as Black Tax payments are solely the responsibility of the employed individuals. When a person is highly educated; expectations from the recipients are also high. The three variables are interlinked, where the absence of higher education and employment leads to sustained economic deprivation (poverty) that then forces those who are lucky enough to find sources of income to support their kin. It is worth noting that lack of formal education causes poverty that in turn cause Black Tax. In chapter one Black Tax is defined as the financial obligation that the black middle-class has towards their extended family members because of continued inequality caused by the apartheid legacy. It is safe to claim that a poor background causes Black Tax, as disadvantaged people live in a way that satisfies only one's immediate needs, because of a lack of money with which to make provisions for the future – a hand-to-mouth existence. Poverty is usually a constant factor in the lives of many black people, until a child graduates from a higher education institution and works very hard to change the situation at home, after getting employment or starting a business.

Schotte et al. (2022) found that in every two South Africans who experience persistent or chronic poverty, one of them is likely to escape poverty. Due to lack of education and long-term permanent employment Schotte et al. (2022), observe that female-headed and single-parent households that are mostly African and live in rural areas, experience persistent poverty. The South African Government Gazette (2021:08) supports the above findings by positing that “recognition is given to the fact that women face the largest burden of care in households due to patriarchal norms and traditions. This burden of care has significant implications for their ability to pursue educational and economic opportunities”. Poverty is largely associated with settlement patterns (location disadvantage), households that are found in informal settlements, townships and former Bantustan live in extreme poverty (Schotte et al., 2022; Government Gazette,

2021). To distinctively clarify the relationship that these variables have; the first section will be defining the Black middle-class in South Africa.

### **3.1.1 Defining the black middle-class**

Middle-class in a South African context hugely differs from one found in developed countries such as United States of America. The latter define middle-class in terms of quality, stability, abundance of resources, up-market environments; these are well educated people who are skilled and earn good salaries etcetera, while this is entirely different when looking at who qualifies for the middle-class status in developing countries. Scaling it down to the South African context which has extreme levels of inequality (Idahosa and Van Dijk, 2016), white people are largely associated with well-established Western markets that afford them luxurious lifestyles as they do not have extra responsibilities like their black counterparts.

Chetti (2014) shows that there is a complex relationship between race and class in South Africa, the author further asserts that schools and universities have been relatively unsuccessful in impeding the intimate relationship that exists between class and economy. Black people who have 'made it' successfully into middle-class are usually associated with people who are unemployed, ties to unemployed people imply that, middle-class people need to financially assist their impoverished kin. To complement this statement, Charles et al. (2004), Wherry (2006) and Heflin and Pattillo (2006) show that less advantaged relatives are likely to be provided financial assistance by Africans who are newly middle-class. Helping disadvantaged relatives financially strains the ability of middle-class Blacks to build wealth and may even contribute to the racial wealth gap (Chiteji and Hamilton, 2002; Wherry, 2006). As unemployment and inequality are interlinked, Tregenna (2012) contends that if inequality was to decrease, employment would increase.

In this study middle-class will be defined in terms of occupational status and lifestyle. In an article that was published by Daily Maverick online, Ndinga-Kanga

(2019), asserts that defining the black middle-class is the first challenge. Evidence suggests that scaling down who fits the middle-class status is a bit problematic. Visagie (2013) posits that when one thinks about middle-class, they tend to imagine families or individuals who have adopted a certain lifestyle or level of affluence such as evidenced by their taste in cars, clothes, furniture, houses, and tertiary education. He further states that these people are also not considered rich or upper class. According to Visagie (2013) there are two common definitions that are associated with defining middle-class.

*“The first is a statistical approach which selects households that fall in the ‘actual middle’ of the spread of household incomes in a country. These households represent the ‘average’ household in terms of income. This approach is popular when the middle-class of more advanced countries is analysed. One option is to define the middle-class as households which fall within a specified income interval, defined around the middle (or median) household income. Because of differences in the size of households and the number of mouths to feed, household income usually is divided by household size to calculate per person – or per capita – household income. A second common way in which to define the middle-class is to choose an interval of per capita household income that indicates some conception of relative affluence (often associated with certain patterns of expenditure and possessions). The boundary lines for what constitutes affluence vary greatly in the literature. For example, Banerjee and Duflo (2008) define the middle-class in a sample of developing economies as households who earn from US \$2-\$13 per day, whereas Wilson and Dragusanu (2008) use an interval of US \$16 – \$82 per person per day. Such divergence reflects the extent to which the standards of living of developed countries are applied to developing countries – or the extent to which researchers grasp the reality of poverty and incomes in developing countries”*  
(Visagie, 2013:02-03)

For this study, the highest income earner in a household setting, who maybe a senior official, manager, legislator, technician, clerk, teacher and or a nurse, with a bachelor’s degree or a diploma, earning any income between R5000 and R20 000 or above per month after tax will be referred to as middle-class. Class status is arguably better suited to the household level (Visagie, 2013), where individuals face similar life-chances and share resources. Middle-class is a relative term – “it’s somewhere above poor but below rich, but where?” (Keeley 2015:39).

Scholars such as Southall (2016) and Ndletyana (2014) highlight that the black middle-class is not a contemporary feature in this new South Africa, but it was

present even in the apartheid era. It can be traced far back as 1901 where colonialists introduced education to black people so that they would be able to read the word of God. At first, black people were only permitted to become teachers, nurses, and clerks. The 'civilization' process was resisted when it meant dispossession of land as Ndletyana (2014:06) puts it, and a real struggle commenced. The urban middle-class started a movement called the African National Congress (ANC) in 1912. The movement was meant to fight against racial oppression of the British Colonialists. In 1949 the apartheid government took over and increased racial segregation laws which motivated further oppression of black people. Apartheid formally came to an end in 1994 leaving South Africa the second most unequal country in the world after Sierra Leone (The World Bank, 2019). Gradin (2013) shows that black South Africans face higher levels of poverty and deprivation than white South Africans. He further asserts that average white South Africans earn eight times more than their black counterparts.

Ndletyana (2014) asserts that middle-class people do not own the means of production but in the same breath do not perform manual labour, these are individuals with specialized skills and expertise, who earn salaries. Occupational status is not the only characteristic distinguishing the middle-class, but lifestyle, behaviour and a worldview are also determining factors (Seekings and Nattrass, 2005; Seekings, 2009; Southall, 2004a, 2016).

Southall (2016:41) asserts that in the post 1994 South Africa the black middle-class has certainly experienced significant growth because of the democratic transition, while it remains relatively small in both absolute terms and as a proportion of the population (estimated at 51.5 million in 2013). The African National Congress (ANC) has worked hard in removing formal racial barriers that were put in place by the apartheid government which were enforced for 46 years to systematically bar blacks from upward mobility (Southall, 2016:42). Primarily, Black Economic Empowerment (BEE) and other official strategies of affirmative action, have significantly multiplied job opportunities for blacks at middle and



managerial levels within the public and private sectors and educational options have been massively improved for Blacks (Southall, 2016:42).

Southall (2016:42), posits that apart from the broad consensus that the Black middle-class is ‘growing fast’; there is little agreement about its structure, shape, and size. “The Human Sciences Research Council (HSRC) calculated that in 2014 the Black middle-class comprised around 2.5 million people, while other estimates have varied widely. Carlos Gracia Rivero and his colleagues cited from Southall (2016:42), calculated its size at 3.6 million in 2003. Attracting most publicity has been the work of the University of Cape Town’s Unilever Institute for Strategic Marketing in 2004, which asserted that the Black middle-class had grown from 1.7 million to 4.2 million in 2013. However, even this figure is dwarfed by that proposed by Eric Udjo, a highly respected researcher at Statistics South Africa, who had previously estimated the size of the Black middle-class at 9.3 million in 2008” (Southall, 2016:42).

Because middle-class is between the working class and upper class, it ensures political stability and economic development. Its growth symbolizes economic development and in turn propels further development (Ndletyana, 2014). A growing black middle-class population proves that race is slowly being disassociated with class (Ndletyana, 2014), but Stats SA (2019) opposes this statement by highlighting that South Africa’s contemporary society’s success is strongly defined through race and class. This promising growth manifests that the initial work put in by the ANC has, to a certain degree been effective, to try and reverse the ills of the past. This initially brought hope to the under-privileged population in trusting that they can escape their disadvantaged backgrounds.

### **3.1.2 The nature and extent of the emerging black middle-class**

Literature indicates that a black middle-class existed in the apartheid era (Nzimande, 1991; Southall, 2004a, 2016; Seekings and Nattrass, 2005; Seekings, 2009; Krige, 2011), even though these authors differ on who qualifies for a middle-class status when identifying social indicators of middle-classness.

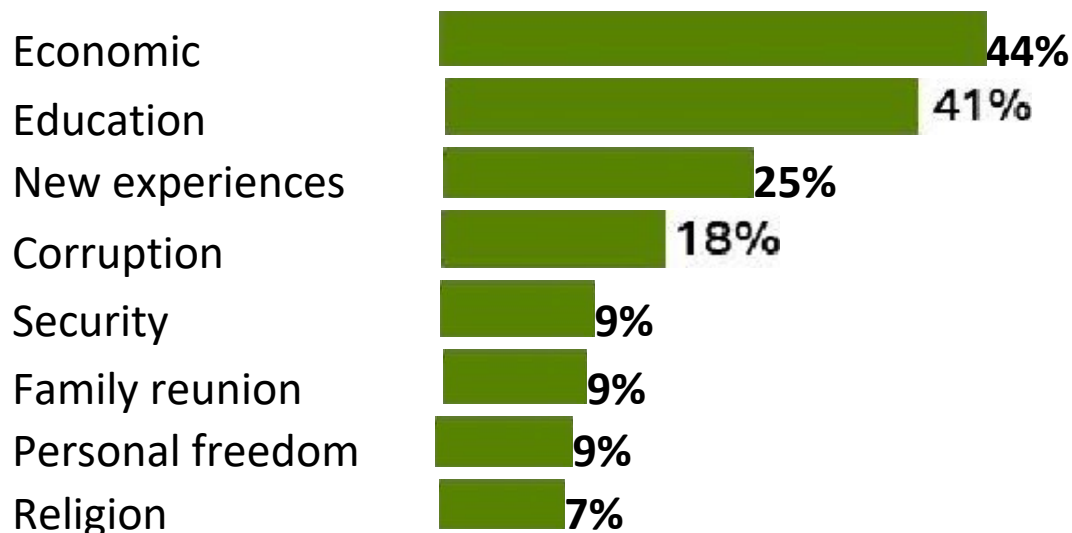
Southall (2016) writes that black educated professionals were estimated to be 11 067 and 18 165 in 1936 and 1946. In this respect, Holden (2012 cited in Erbert, 2013) contends that in 1994 the total of the black middle-class was 29%, while in 2011 it had grown to 49.8%. Most of these professionals were teachers and clergymen. The black middle-class was steadily growing with 6400 being managers, clerks, and shop assistants. This class has drastically grown in post-apartheid era, even though its actual size is still a national debate, but it is estimated to be in millions. Most of the emerging black middle-class work for the government (Southall, 2016).

Stinglhamer (2016) asserts that since black South Africans were excluded from economic activities in the apartheid era, this resulted in unequal income distribution. In 1994 when apartheid ceased to exist, income continued to be distributed unequally between races. The South African government implemented affirmative action program called Black Economic Empowerment (BEE) in 2003. The Black Management Forum has implemented policies that encourage upward mobility of black people in general (Ndlovu, 2020). On the contrary, Stinglhamer (2016) posits that these policies benefit a few elites. The beneficiaries of affirmative action, education and employment are mostly obliged to assist those who made it possible for them to earn higher levels of income as they turn out to be ones needing help later in life.

The 20<sup>th</sup> employment equity Report of the Employment Equity Commission reveals that the majority of Top and Senior Management in Corporate are white people. Top Management being occupied by 65.6% of white people and black people with 15.2%. At Senior Management whites are at 53.7% and blacks at 23.5%. 43.3% is for professionally qualified blacks and whites at 34.7% (Ndlovu, 2020). This statistic paints a vivid picture that reveals that even though black people may be more qualified than whites, they are still subordinates to white people who are sometimes less educated than them. In South Africa, race still determines job opportunities. It is not by chance that most unemployed people are black graduates.

A significant number of black graduates are produced each year in South Africa, and it disappointingly overlaps employment opportunities that are readily available. The scarcity of jobs is the main cause of brain drain in the African continent at large. The South African Ichikowitz Family Foundation conducted an African Youth Survey 2022 in 15 African countries. It was then published by BBC News online, where 95% of the youth felt that their countries were going in a bad direction (Macaulay, 2022). Figure 2 below illustrates the reasons that were identified as the causes of youth emigration in Africa.

**Figure 2: Main reasons for African youth emigration**



Source: Africa Youth Survey 2022 B B C

Economic opportunities are currently the biggest challenge in Africa as a whole, where young, educated people feel the need to go somewhere else to improve their lives. Migration is also on the rise where rural graduates are forced to migrate to big cities for employment opportunities.

### **3.1.3 Politics and middle-class**

Mattes (2014) writes that there is a long line of studies that show that there is no democracy without a stable middle-class (Lipset, 1959; Moore, 1966; Przeworski et al., 2000; Halperin, Siegle and Weinstein, 2005; Epstein et al., 2006; Norris, 2008; Teorell, 2010). They all agree that growth, wealth, and

democracy are interlinked. Politics play a vital role as they can make or break upward mobility. Zizzamia et al. (2016) claim that middle-class in developing countries has a potential to play an important role in uplifting social class, the economy, and politics. Although the middle-class does not own the means of production, this class is important as it provides agencies, departments, ministries, and legislatures with competent and highly educated staff that make democracy work (Mattes and Mozaffar, 2011).

A dissatisfied middle-class is likely to exit the democratic system by not participating in elections (Mattes, 2014). This happens because this class does not rely on government for basic needs (food, water, and shelter). There is no doubt that the ANC has deliberately driven the black middle-class into what it is today. For the greater part, the ANC can be given the credit of driving the apartheid government to the ground. It formulated a constitution that was aimed at racial redress, uplifting the previously disadvantaged groups of the population. Carpenter and Phaswana (2021) assert that South Africa has experienced growth in the past two decades of democracy, but not much has been done to eliminate inequality. Akanbi (2016) claims that South Africa has a triple challenge trend that happens when policies aimed at promoting growth in a country end up increasing inequality and poverty.

It is evident that the ANC started on a good foot but slowly ended up being an extremely corrupt organization as its leadership wanted to make up for the lost time. Maistry (2021:06) writes that “under apartheid, it was fairly obvious who the oppressor (both social and economic) was, given that racial oppression was legislated and legitimized by the ruling white government at the time”. It is now evident that the post-apartheid South Africa still suffers from loitering policies of the apartheid era. Southall (2016) shows that it all started when the ANC elites were appointed to high profile positions. They eventually infiltrated lower levels of government until they ran out of jobs to give to people on the ground. Consequently, black people are the most affected by the lack of employment in this country, especially those who are poorly educated and unskilled. In South

Africa today, the most recognized path of getting employed is to have ANC political connections. It is more about who one knows over what one has achieved academically. The ANC is gradually losing support in metropolitan areas where most black middle-class people reside and this is a sign that educated people are losing faith in its governance, but the opposite is true for the mostly disadvantaged population in rural areas.

Corruption in the ruling party has above everything else achieved to increase inequality and the gap between the rich and the poor. It is of utmost importance to recognize that South Africa has the most extensive welfare programmes in the world (Potts, 2012), but 64.2% Blacks still live below the poverty line according to Akanbi (2016) and Statistics South Africa (2019). The poverty gap is estimated around 32,5% for black South Africans, compared to 16,9% for Coloured people, 1,5% for Indian people and under 1% for white South Africans (Stats SA, 2019). Stats SA (2016) points out that black households generally have a larger number of members compared to white households. In this respect, Gradin (2013) argues that the difference between black and white households motivates racial inequality as Blacks are more likely to spend more on schooling, food, and healthcare. Corruption of the ANC mostly affects black people, and this perpetuates Black Tax as more pressure to provide financial assistance to immediate and extended family is placed on the taxpayer. When there are no jobs available for educated people let alone unskilled people, dependency on government and employed individuals increases. “Twenty-five years do not appear to be an adequate period for restorative justice to have done its work, especially for black South Africans” (Maistry, 2021:06).

South Africa is unequivocally one of the highly unequal countries in the world and the wrath of coronavirus disease in 2019 (COVID-19) did no justice, as it exacerbated the already dire socio-economic situation of the black population. Politicians keep on declaring that the pandemic “does not discriminate” as it infects and affects everybody with equal ferocity (Maistry, 2021:03). While COVID-19 is beyond the scope of this study, a brief overview is necessary to

explain its contribution in fuelling the inequality in the country. South Africa imposed one of the strictest lockdowns in the world (Nwosu and Oyenubi, 2021), consequently affecting black people the most. The president declared a State of National Disaster on 15 March 2020 and soon after that a hard lockdown commenced on the 26 of March. Level 5 restrictions lasted for over a month until level four restrictions were introduced. Only essential services could operate in these two levels which resulted in temporal and permanent closure of some businesses, people were retrenched while others received half salaries. Economic activities were significantly dwarfed, (Spaull, 2020). It is estimated the number of people who lost their jobs to be around three million between February and April 2020, with the poor and vulnerable most affected (Nwosu and Oyenubi, 2021).

Most people with low levels of education lost their jobs consequently leading Black Taxpayers to contribute more financial support to newly unemployed individuals, adding new members to the already long list of financial responsibilities that they have in their households. The government introduced COVID-19 Social Relief Distress (SRD) grants of R350 for the permanently unemployed population. Nwosu and Oyenubi (2021:10) point out that “while commendable, it is obvious that these social assistance packages are insufficient for addressing the hunger crisis during this period”. The R350 grant (Stagar, 2020), does not fully cover hygiene and nutritional needs of its recipients. The pandemic has without doubt created further socio-economic disparities, placing the poor black population on the receiving end of the bitter financial survivalist mode (Qian and Fan, 2020).

### **3.1.4 Vulnerability of the black middle-class**

Schotte et al. (2017) argue that the black middle-class is vulnerable because there is a lot attached to acquiring a stable middle-class status, it is not just about location, but one’s ability to plan for the future. They note that being in middle-class “means being free poverty, not only today, but tomorrow. It is about

the freedom and stability to engage in mid-and long-term planning. It is about access to opportunities to move ahead in life, and about the financial cushion that enables risk-taking and protection against shocks” (Schotte et al., 2017:02). Zizzamia et al. (2016) point out that the South African middle-class differs from the above description as it is characterized by economic insecurity, which goes against the sociological understanding of this class as being ‘empowered’.

Black people who have successfully ‘made it’ into the middle-class status are unusually associated with people who are unemployed, in need of financial assistance and live in townships and or rural areas. This makes this group of people vulnerable into slipping back into poverty as they need to share their salaries with the extended family back home. Schotte et al. (2017:14) explain that poverty in South Africa is still very much associated with race, with “Africans being at the highest risk of being poor, even after controlling for differences in education and employment”. The emerging middle-class in South Africa does not enjoy political stability compared to developed countries.

Sottilotta (2013:03) defines political stability as the “capacity of a country’s political system to withstand internal or external shocks”. She further notes that a country’s stability can be analysed using the following indicators: human development, inequality, political legitimacy, constraints on regime responsiveness and regional or international integration. Marshfield (2010:431) contends that political scientists link economic development with democratic stability, in that, they assert that “the wealthier and more developed a country, the greater its chances of maintaining a long-term, stable democracy”. Because many black middle-class people are related to individuals who still need financial assistance as they still live in poverty, and in places where service delivery is a persistent problem, consequently, the black middle-class does not fully enjoy their salaries. Political institutions are at least partly weak (Holden, 2012).

The black middle-class in South Africa is paralyzed by utmost income inequality that the apartheid era left behind (Marshfield, 2010). Measures that were

introduced to right the wrongs of the past, have since been ridiculed by extreme levels of corruption and lack of accountability by the ruling government.

Obtaining higher education provides hope that a person will finally escape poverty and upgrade to a more financially stable lifestyle, but this is currently only a dream to be realized for plenty of black South African graduates. Schotte et al. (2017:37) in their paper concluded that “improving access to quality higher and tertiary education, easing labour market access, and improving both the quantity and quality of employment opportunities would be important prerequisites to spur the growth of a larger and more stable middle-class in South Africa”. Higher education ensures lower chances of being vulnerable into slipping into poverty. The longer it takes for young people to be employed, the more Black Taxpayers will have to endure paying monthly allowances to their extended families. This works against the middle-class, as they are unprotected against any economic shocks that may occur. Because one is not prepared for the future, during unprecedented times (such as COVID-19) people end up accumulating huge debts. They are also likely to suffer from mental health problems as they are not equipped to properly handle financial distress.

Younger household heads are much more vulnerable into slipping into poverty compared to older household heads, who have more stable socio-economic positions (Schotte et al., 2017). The vulnerability to poverty is also associated with gender (Schotte et al., 2017), as female headed households are more vulnerable to poverty unlike male headed households. Posel and Rogan (2012) show that women consist of 70% of the world’s poor population because of escalated unemployment rates amongst them resulting in a huge gender gap in real income (Wanka, 2014). The South African Government Gazette supports the above findings by adding that women predominantly must take care of children and family members, that ultimately disadvantages them in finding full-time employment as they must be flexible, balancing work and taking care of their dependents, consequently making them to earn 30% lower than men. Hence, “the gender-and-care wage gap is a clear barrier to women’s economic



empowerment and contributes to the income vulnerability of female-headed households” (Government Gazette, 2021:17). Spaul et al. (2021) found that even though many people lost jobs during the Covid-19 pandemic, women suffered more job losses as they had to depart from the labour market to take care of their ailing family members. Additionally, schools were closed during the pandemic’s peak resulting in children staying at home needed to be cared for by their mothers. Women have long been a disadvantaged group as far as poverty is concerned. Historically, men would go and work in urban areas leaving women to take care of the rural household. Women relied on remittance from spouses as the primary source of income (Government Gazette, 2021).

It is conspicuous that black South Africans are at the receiving end of any kind of social injustice\_ some apartheid laws are still in place after more than two decades of democracy. Townships, informal settlements, and rural areas are still predominately black as per apartheid racial segregation strategies, where poverty, lack of infrastructure, poor service delivery, unemployment etcetera are everyday features. Hence, they must endure disheartening living conditions as they are the forgotten population of the country, which is only visited when election time approaches.

### **3.2 Causes of the relationship between Black Tax, poverty, and educational levels**

In chapter one education was discussed in passing, it was noted that education is a strong predictor of social class in South Africa. The next section discusses education and its relationship to poverty extensively.

#### **3.2.1 Education and Poverty**

Poverty is defined differently by authors depending on their context, (Wanka 2014:07-08) acknowledges that “poverty is a phenomenon that is multidimensional in nature and its meaning varies from one individual to another. It can be defined as; failure to attain certain capabilities, absolute or

relative or lack of income. It is chronic or temporary, is often linked with underdevelopment, economic exclusion, and vulnerabilities, and sometimes closely correlated with inequality (Van der Berg, 2008:07; Mbuli, 2008:17-22)". This study adopts the World Bank's definition of poverty as the inability to afford a certain standard of living (World Bank cited in Wanka, 2015).

Many researchers and sociologists (Mihai et al., 2015; Ladd, 2012; van de Berg et al., 2011; van de Berg, 2008; Wanka, 2014; Southall, 2016; Zazzamia et al., 2016; Schotte et al., 2017,2018,2022) show that poverty and lack of education are intertwined. There is a high probability of educational failure amongst children who are born in poverty. This is because most families living in chronic poverty cannot afford to send their children to school, even though there is a no-fee policy in South Africa. Children often drop-out of school due to various reasons that may include but not limited to, lack of school uniform, struggling to get to school, family commitments, poor academic performance etcetera.

Mihai et al. (2015:856) contend that "dropout because of poverty leads to the perpetuation of child poverty and the potential to achieve incomes decreases later in life. This will result in a lack of responsiveness to change and low capacity to improve on the quality of life. In conclusion, lack of education perpetuates poverty and poverty limited access to education". The Socio-Economic Review and Outlook (2021/2022:40) echoes the above statement by revealing that "the learners who drop-out of the basic education schooling system proceed to Technical and Vocational Education and Training (TVET) to pursue their studies while others look for employment opportunities. The latter tend to have difficulties finding employment because they leave schools without a National Qualification Framework (NQF) to navigate in the labour market. This, in turn, contributes to them being unemployed and adds to the already high unemployment rate in the country". The temporal shutting down of schools due to the country's lockdown that was triggered by the COVID-19 pandemic did no justice to children who heavily relied on school feeding programs for food (Van Lancker and Parolin, 2020).

The Department of Basic Education (DBE, 2014) reveals that South African schools are ranked according to quintiles where quintiles 1-3 consist of the poorest schools that are not permitted to impose fees on learners, on the contrary, quintiles 4-5 consist of the most affluent schools that are semi-private and permitted to charge school fees to their learners (Maistry, 2021). This means that, for a child to be sent in schools that are in quintiles 4-5 parents need to be financially stable and afford to dig deep in their pockets and obtain the best education package for their children. Sayed and Motala (2012) contend that the education equity that was anticipated has not been attained by South Africa's no-fee policy, instead it has exacerbated educational inequality. Southall (2016) explains that no matter how good the intentions of policymakers, better schools will always be found in wealthiest areas, because these areas have resources that enable their schools to offer best education, not particularly only in classrooms but even extra-mural activities. These schools have the liberty of not relying only on government funding. Keeton (2014:31) asserts that "more matric and tertiary qualifications are needed, but the quality of these passes must improve substantially to provide access to better paid jobs".

### **3.2.2 Social Context**

Family disadvantages usually show themselves in children's education. Children who are poor, whose parents have low levels of education or no jobs, who live in disadvantaged neighbourhoods, are less likely to obtain good educational mobility, or secure prestigious and lucrative jobs in future. Van de Berg et al. (2011:06) also note that family and environmental factors are universally acknowledged for contributing "greatly to the development of cognitive skills and subsequent labour outcomes". Decades after the abolishment of apartheid laws, most black, rural schools are still underperforming, particularly in the Eastern Cape, KwaZulu-Natal, and Limpopo provinces, (van de Berg et al., 2011) proving that the legacy of that era is still looming over most of the black population of this country.

Van de Berg et al. (2011:03) found out that South African learners face unique challenges of “double burden of historical disadvantage and current poverty, which may help to explain why South African learners perform worse than African learners facing similar levels of economic deprivation”. Similarly, Wanka (2014:38) reinforces this finding by claiming that “the performance of South African schools is lower compared to most of their African counterparts, even though it has more educated parents and resources, and less acute poverty”. This was evident when SA participated in assessments of educational outcomes that measured progress in reading and mathematics (Van de Berg et al., 2011; Wanka, 2014; Socio Economic Review and Outlook, 2021/2022). These cross-national assessments are performed in all provinces. “Assessments include the Southern Africa Consortium for Monitoring Educational Quality (SACMEQ), the Trends in Mathematics and Science Studies (TIMSS) and the Progress in Reading and Literacy Study (PIRLS)” (Socio Economic Review and Outlook, 2021/2022:41). The percentages of no-readers and non-numerate dropped from 27.2 per cent and 40.2 per cent in SACMEQ III to 8.9 per cent and 14.9 per cent in SACMEQ IV (Socio Economic Review and Outlook, 2021/2022). The community and the socio-economic status of the school are significant predictors of a child’s school performance, and they overshadow effects of an individual’s socio-economic status (Spaull, 2011).

These learners are more likely to drop-out of school and in turn, reducing their chances of being employable. Research shows that there is a positive relationship between number of years spent at school and one’s employability chances. An increase in level of education is likely to decrease chances of experiencing poverty (Armstrong, 2008), but Wanka (2014) asserts that if that education is not of quality, unemployment will persist.

The teacher-student ratio is extremely high (Armstrong, 2009) at historically black schools especially in the former homelands because there are fewer teachers. It is believed that class size determines the number of learners per educator, the smaller the size, the better the performance of learners. Cortes et

al. (2012) claim that bigger classes are ineffective as learners misbehave and do not concentrate in what the teacher says. Mtika (2010) posits that smaller class size permits teachers to communicate well with learners and provide extra assistance to slow learners. Most rural schools must go extra miles just to produce matric results that will enable learners to gain access at universities, this must happen against all the challenges of having fewer teachers, lack of infrastructure (writing boards, desks, classrooms, and overcrowding). Overcrowding alone is a huge obstacle because slow learners are usually left behind as the teacher only focuses on smart learners. The Socio-Economic Review and Outlook (2021/2022:33) supports the above statement by revealing that “the problem of overcrowding impacts teachers as the quality of teaching and learning diminishes in an environment that is overcrowded. It is very easy for a teacher to become frustrated when experiencing problems that prevent them from achieving educational outcomes”. Armstrong (2009) further points that at school most children are taught in English irrespective of the languages that they speak at home and elsewhere, this creates problems as these children mostly fail to master their subjects due to lack of understanding.

Southall (2016) bluntly points out that even though black parents desperately want their children to be enrolled at historically white schools, these schools are highly selective of whom to admit as they want to maintain their culture and will avoid at any cost to be predominantly black. Wanka (2014), observes that when inequalities are high in educational attainment, there is also an increase in wage differences, consequently exacerbating the already high levels of race inequality. Kornblum (2008) asserts that rich children mostly attend private schools, but middle-class parents often send their children to public schools in select suburban communities that produce successful university applicants. In South Africa today, education remains intimately related to social class.

Mihai et al. (2015) asserts that government can fight poverty through social and economic policies. These policies must be developed to prevent and reduce poverty and social exclusion. People and vulnerable groups must be exposed in

decision-making that advance social, cultural, and economic life. Social marginalization and chronic poverty can be expelled by a stable economic growth and job opportunities (Mihai et al., 2015). They further declare that “educational systems, both at the micro and macro-level, have an important role in supporting social upward mobility. Education in all its forms, is one of the most important factors in breaking the vicious circle of intergenerational transmission of poverty” (Mihai et al., 2015:857).

South Africa’s polarized education system has ensured that Black Tax persists as it is the only viable way black people can keep their extended families alive. Research shows that only quality education guarantees employment, and this is proved by the extremely high numbers of black unemployed graduates, most of them attended historically black schools in rural areas and townships.

### **3.3 Consequences of the relationship between Black Tax, poverty, and educational levels**

The most obvious consequence of the relationship between these variables is the undeniable increase in wealth inequality in South Africa. People earning the same salary do not have equal responsibilities. One must transfer a certain amount of money to immediate and extended family members, thus restricting themselves from building solid financial stability for their future. Black Tax brings one of James Baldwin’s quotes to life that “people are trapped in history and history is trapped in them” (Futshane, 2021:01). It seems virtually impossible for most black people in South Africa to escape poverty.

#### **3.3.1 Crime**

One would argue that there is no excuse of committing any criminal offence as it is a direct threat to public safety. It is important to note that crime affects both the poor and the rich, poor people are more likely to be targets of violent crimes as they do not have anything worth stealing, in contrast, affluent people are mostly the victims of property crime. For the scope of this study, the focus will be on commercial crimes.

Crime in South Africa is mainly caused by a constant decline in educational and employment opportunities (Socio Economic Review and Outlook, 2021/2022). To support the above statement, Bhorat et al. (2017) note that education plays a vital role in determining whether a person becomes a criminal or not. To supplement the above statement, Jonck et al. (2015) found out that dropping out of school at a young age increases one's chances of participating in criminal activities. They further observe that young people are more likely to be criminals than older people and males make up most of the prison population (Jonck et al., 2015). Acquiring education and developing one's skills increases prospects of being formally employed in the labour market (Lochner, 2004). Bhorat et al. (2017) and National Planning Commission (2012), show that crime, poverty, unemployment, and inequality are usually linked as it is the case in South Africa. Development is also negatively affected by multiple types of crime as investors get discouraged to invest in a country that is engulfed by crime.

Organized crime is a cross-cutting threat that has proven to be destructive and promotes the marginalization of the disadvantaged groups by preventing core and essential development objectives such as promotion of economic growth and reduction of poverty. Although not many people opt to commit crime, but current crime levels are disheartening. South Africa has well established Special Investigative Units (SIU) that are dismally failing to combat high levels of corruption, fraud, theft, and embezzlement. People have lost faith in the criminal justice system of South Africa as nothing is done to those who are found guilty, especially public figures.

Bhorat et al. (2017) claim that high unemployment levels mean the probability to earn legal income is significantly low, thus increasing crime dependency especially when crime benefits are high. While unemployment affects both males and females, men are likely to turn to crime than women. The population group between 15 and 49 years is more likely to end up imprisoned (Verrinder, 2013; Jonck et al., 2015).

The increase in crime rates ensures that economic development stays dwarfed as investors are looking elsewhere for opportunities, this means the poor will likely stay poor for extended periods. When job opportunities are scarce, unemployed individuals are likely to remain unemployed and consequently widening wealth inequality. For the sake of their families Black Taxpayers must continue paying monthly allowances as people that they help to get higher education are unemployed. Policies and strategies to curb inequality have underperformed as labour market continues to be racially biased after almost three decades of democracy.

### **3.3.2 Continued income inequality**

Gradin (2013) contends that an average white person in South African earns eight times more than their black counterparts. To support this statement Futshane (2021:03) posits that “black South Africans earn the lowest wages in comparison to other racial groups, with white South Africans being the highest income earners across all sectors. This skewed income distribution is further exacerbated by the fact that black female headed households in South Africa are the most impoverished and have more dependents to support than male headed or male and female headed households”. All of this justifies Black Tax payments as the only realistic way to fight poverty. This goes to prove that black people must work twice as hard to achieve half of what a white person achieves early in their career.

### **3.4 Poverty levels amongst Black Tax recipients**

It is undeniable that Black Tax certainly undertakes the actual work of income redistribution. In a household where there is a person who is educated and has a steady income, poverty levels generally decrease, as essential needs are taken care of. Deprivation and inequality ensure that wealthy family members are sources of financial support, as they have the moral obligation that is driven by the spirit of Ubuntu to certify that their relatives and immediate family are well



taken care of (Sibiya, 2018). Strong family ties make these payments bearable because of the love one has for their kin.

Sibiya (2018:18) argues that “people in the emerging middle-class who have achieved mobility can be a source of advantage and improve the socioeconomic condition of their kin who are not as well-off”. The emerging middle-class individuals now serve as connections for their kin as they can provide opportunities that were previously not available. No matter how conflicted Black Taxpayers may feel about their obligations, assisting their families is a great achievement worth mentioning.

### **3.5 Elimination of negative effects of Black Tax - Financial preparedness**

Portes (1998) asserts that the payer experiences the unpleasantness of sharing their financial resources, this happens when recipients become demanding and the pressure mounts for the payer. Black Taxpayers must have boundaries on how far they are willing to go in supporting their extended families to avoid exploitation. Most Black Taxpayers feel indebted to their families for providing them with assistance when they were younger, prompting taxpayers to put their aspirations aside and focus more on supporting their kin.

In an article that was published on News24 by Mtolo (2018) Dr Bokana shared useful financial management points that could come in handy when dealing with budgeting and saving and would ultimately make Black Tax not a burdensome phenomenon. He mentioned that people must work towards having emergency funds that could save their lives if life shocks were to occur. Being strict on the drafted budget is pivotal to achieving saving goals.

People need to be financially literate and prepared for the future as Black Tax can put a person in financial trouble when they retire, and the cycle of poverty and dependency will continue as children would also feel obligated to take care of their parents. Mtolo (2018) points out that Ubuntu can still be maintained

while breaking the cycle of generational dependency. It would be equitable to mention that most young black people start work already burdened by student loans and it becomes almost impossible for them to have savings, as they take out more loans that can possibly last their entire lives if not handled properly.

Dr Bokana advised that people must write down their budgets and have a strict discipline to stick to the budget. He further pointed out that, people must look at how much they are earning and put aside a portion for the families and that portion must be included in a person's monthly spending (Mtolo, 2018). Living within your means is vital when dealing with inherent disadvantages. One must be transparent to their family by making them aware what he or she is willing to spend money on. Instilling good financial habits to family members is a step towards driving out Black Tax. Good financial habits that include but not limited to self-control, living within one's means and always sticking to the budget. This study seeks to reveal that living a debt free lifestyle is not an insurmountable mountain that should not be sought. Newly employed individuals are more likely to master a debt free lifestyle especially if they adopt good saving habits such as cash stuffing and having automated savings.

### **3.6 Gaps in Literature**

The reviewed literature reveals that previous academics have focused on factors that make the black middle-class, they postulate its characteristics and its vulnerability of slipping back into poverty. This study is critical as it investigates the most pressing issue of poverty. Most studies focused on factors that influence poverty in South Africa including the growing level of unemployment, lack of education, service delivery, but little or no study has been conducted that investigates factors driving poverty among employed Black South Africans. This study brings a new perspective and expose the multi-dimensional nature of poverty in post-apartheid South Africa. A study of this nature has the potential to bring about a renewed debate and reflection on the cycle of poverty in historically disadvantaged groups.

### **3.7 Conclusion**

This chapter first defines the concept middle-class, and that of the black middle-class which is defined differently by different scholars. They do not agree on its size and growth, but it is worth noting that the black middle-class is slowly growing despite enormous challenges of inequality and inherent deprivation. Quality education is the most acknowledged source of stable income that can rescue previously disadvantaged groups. Emerging black middle-class is vulnerable to falling back to poverty as they have ties with poor people, who need financial assistance.

There is a direct link between a household's head level of education and life chances of dependents. Poverty is higher at female-headed households than male-headed households. This means that children coming from female-headed households do not have the head start those other children enjoy, but they are better off than children from child-headed households. Inequality is still prevalent in South Africa even after almost three decades of democracy. Even though the COVID-19 pandemic is said to affect everybody equally, most black people and females lost their jobs during the pandemic. The gap between the poor and the rich widened as the pandemic was mostly found fatal amongst people with underlying health conditions.

Provinces that house former homelands (Eastern Cape, KwaZulu-Natal, and Limpopo) are still the most disadvantaged provinces to date, with poor infrastructure, low matric pass rate, high levels of corruption etcetera.

## **CHAPTER FOUR**

### **RESEARCH METHODOLOGY AND METHODS**

#### **4.0 Introduction**

The previous chapter delved in the limited available literature on the phenomenon of Black Tax. This chapter describes how the selected approaches will be utilized to collect data for this study. Research methodology will assist in answering the research questions and solve the research problem. It will further assist in achieving study objectives as outlined in chapter one. This chapter will outline the research approach, research paradigm, research design, research methodology, sample size, study area, data sources, data collection methods, methods of data analysis, data analysis software, the reliability and validity and ethical consideration.

#### **4.1 Research Approach**

Christensen, Johnson, and Turner (2011) describe research methodology as the approach to be employed to find reliable and valid data. McGraw-Hill (2003) asserts that data and information collected for making assumptions about a given situation is called research methodology. The methodology may include utilizing published researched works, interviews and both historical and present information can also be included. Research methodology according to (Schwardt, 2007) is a theory of how an inquiry should proceed. There are three research approaches, namely, qualitative, quantitative, and mixed methods (MacMillan and Schumacher, 2001).

The researcher used a mixed method approach to collect data from respondents. The integration of qualitative and quantitative research data in a study is generally known as the mixed methods approach. Creswell (2014) asserts that early thoughts are of the view that mixed methods approach neutralize weakness and bias of each form of data. The researcher starts by providing a brief explanation of both approaches.

#### **4.1.1 The Qualitative Approach**

Qualitative research studies phenomena in their innate surroundings, where researchers attempt to analyse events according to how people understand them (Everest, 2014; Thanh and Thanh, 2015; Creswell, 2008). Qualitative approach bases its existence in analysing societal phenomena, how societies perceive human problems and most importantly on understanding society. This approach comes in handy when one aims at obtaining in-depth and insightful data. Leung and Shek (2011) define qualitative approach as attitudes coupled with strategies that are employed to learn how human beings interpret and understand the social world. Denzin and Lincoln (2011:03) state that qualitative research “consists of a set of interpretive, material practices that make the world visible”. They further explain that these practices “turn the world into a series of representations, including field-notes, interviews, conversations, photographs, recordings and memos to the self” (Denzin and Lincoln, 2011:03).

Researchers investigate the real-world of respondents as incidents unfold (Sepeng, 2010). He posits that researchers get rich data when they infiltrate the world of respondents and experience phenomena as they occur, consequently, not manipulating the phenomena of interest. Weinreich (2009) concludes that the researcher is the actual tool of data gathering in the qualitative approach because of the direct interaction with the people under study. The qualitative approach encourages self-realization and an increased understanding of the human conditions. In qualitative approaches, researchers are primarily interested in meanings that humans assign to social phenomena.

Qualitative research’s most noted characteristic is that events happen in a natural setting (Sepeng, 2010; Thanh and Thanh, 2015; Qu and Dumay, 2011; Klein and Olbrecht, 2011; Leung and Shek, 2011). They further agree that the researcher is at liberty to add personal touch as events that occur are analysed together with the people under investigation. Face-to-face interactions promote high levels of participation. Investigated people are always the ones who are

experiencing the problem and they are selected through non-random methods. Creswell (2008:234) points out that “qualitative research method involves developing questions and procedures, the gathering of data in the participant’s setting, analysis of the data collected, and forming interpretations of the meaning of the data gathered”. This research approach becomes useful when the problem is under researched, and it is hard to access information on the researched social problem.

#### **4.1.2 The Quantitative Approach**

Quantitative research prides itself in using natural science methods that are intended to guarantee generalizability, impartiality, and trustworthiness (Weinreich, 2009). Research respondents are selected in an unbiased random method where standardized questionnaires are used to test predetermined hypotheses. One characteristic that stands out in quantitative research is that researchers are external to the actual research, meaning whoever conducts the same study will get the same results as it is expected to be replicable. Everest (2014) echoes the above statement by defining quantitative approach as collecting numeric data, observing, and measuring the phenomena to make statistical analysis that can be replicated by the same or another researcher. Results must be the same if the conditions are similar in quantitative research.

This approach saves time and is perfect when collecting data from many respondents. It prompts deductive thinking as moving away from the general to the specific is encouraged. The researcher, in quantitative approach, remains emotionally detached as biasness is removed by not becoming involved with the objects under investigation, thus testing or empirically justifying stated hypotheses becomes easier (Sepeng, 2010; Everest, 2014). Quantitative research focuses on studying patterns of the phenomena in the population unlike in qualitative research where the focus is on the individual. Quantitative approach can accurately predict outcomes of the studied social phenomenon (Yow, 2013).

**Table 2: Quantitative versus qualitative approach**

	Quantitative approach	Qualitative approach
<b>Fundamental principles</b>		
Philosophical orientation	Positivism; post-positivism	Constructivism; interpretivism; critical theory; post-positivism
Nature of reality	Independent of human; consciousness and governed by laws; external to subjects	Socially constructed by actors
Nature of knowledge	Fact accumulation: knowledge derived through sense impressions	Construction of reality; understanding meaning and interpretations
Values	Value neutrality	Normative; value-laden
<b>Role of Research</b>		
Purpose	Explaining and prediction	Understanding reality
Scope	Focus on measured variables	Holistic, focus on individuals
Quality criteria	Reliability and validity	Trustworthiness; authenticity; with components of credibility; transferability; dependability and conformity
<b>Process of Research</b>		
Relationship with theory	Confirmation structured with logical sequence deductive	Emergent interactive and open inductive
Relationship with environment	Manipulative; control of context	Naturalistic context-sensitive
Values of researchers	Neutral and value-free; control bias through error elimination	Reflexive, rely on self-awareness of the researcher
Relationship between researcher and objects	Distant, detached, neutral	Close; with empathetic mentality
Participation of subjects	Passive	Active
<b>Preparatory work</b>		
Use of literature	Fundamental; used as skeleton of theory and hypothesis	Auxiliary; used for a better understanding of human experiences
Concepts	Operationalisation	Open to construction
<b>Data collection</b>		
Research design	Structured predetermined and strictly planned	Unstructured; flexible through the course
Selection of sample	Selected statistically representative e.g., random sample	Representative is not a primary focus
Instruments	Standardised measurements	Not standardised
Nature of data	Quantitative data	Qualitative data
<b>Data analysis</b>		
Target of analysis	The variable	The individual
Analytical focus	Focus on variation between variables	Understand the experiences of respondents
Analytical techniques	Mathematics and statistics techniques	Interpretation of meaning and experience of informants
<b>Results Presentation</b>		
Data Presentation	Tables	Extracts from texts, documents, and narrative of interviews

Generalisation	General possible	Conceptual generalisation with time and context specific
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Source: Leung and Shek, 2011.

The above table compares qualitative and quantitative approaches in detail. In qualitative approach the researcher identifies with the phenomena under investigation, the researcher's point of view matters as the approach assumes that reality is socially constructed. Nevertheless, in quantitative approach the researcher does not resonate with the event that is under investigation. While quantitative approach keeps the researcher as a distant observer to ensure that results are objective and impartial, qualitative approach, on the other hand, biasness and partiality may be planted as the researcher fully identifies with the investigated phenomena.

#### **4.1.3 Mixed Methods Approach**

This study used a mixed method approach to collect data from respondents. The integration of qualitative and quantitative research data in a research study is generally known as the mixed methods approach. Psychological instruments and questionnaires usually have close-ended responses as a form of quantitative data while qualitative data is usually made up by open-ended questions that do not have predetermined responses. Early thoughts are of the view that mixed methods neutralize weakness and bias of each form of data as all methods have their own weaknesses and biasness (Creswell, 2014).

Mixed methods approach has its own definition even though it integrates data from qualitative and quantitative methods (Zvitambo, 2017). Scholars such as Kemper et al. (2003), Bless et al. (2006, 2013), Terrel (2012), Bamerger (2012), Creswell (2014) and Bulsara (2015), dauntlessly declare that the mixed methods approach utilizes the benefits that both qualitative and quantitative approaches offer. Terrel (2012) defines mixed methods approach as a method which results from pragmatist view and in different stages of the study it integrates qualitative and quantitative approaches. Bamerger (2012) contends that qualitative and



quantitative information appears in every stage of a research starting from theory, data collection, data analysis and in interpretation of findings.

Creswell et al. (2004) posit that mixed methods approach is more than just collecting data using qualitative and quantitative approaches but mainly about the integration of data that happens at some stage of the research. Plainly, these approaches complement each other, consequently, yielding a more complete analysis. Johnson and Onwuegbuzie (2004:17) indicate that mixed methods research includes “the use of *induction* which refers to the discovery of patterns, *deduction* which involves testing theories and hypotheses, and *abduction* which refers to uncovering and relying on the best set of explanations for understanding one’s results”.

Leedy and Ormrod (2010) defined the mixed methods approach as an approach that permits the investigator to use their capabilities to elucidate and infer meaning from what they see may be critical for comprehending social events. Because the researcher communicates with respondents, this helps to get rich data.

Four rationales were identified by Onwuegbuzie and Leech (2006:479) for mixing qualitative and quantitative approaches; “participant enrichment, instrument fidelity, treatment integrity and significance enhancement”.

Onwuegbuzie and Leech (2006) describe participant enrichment as increasing the number of research respondents. They further contend that for research findings to be valid and reliable, a larger sample is needed. For this study, the sample will be limited to black graduates who reside at Mbizana Local Municipality.

Instrument fidelity is defined as maximizing the relevance and usefulness of the study’s tools. In this research, two instruments were used, namely, interview schedules and close ended questionnaires. Treatment integrity is the mixing of qualitative and quantitative approaches to assess the fidelity of interventions,

treatments or programmes, and significance enhancement is to maximize the investigator's interpretation of data.

#### **4.1.3.1 Convergent Parallel Mixed Methods Design**

In this approach qualitative and quantitative data are simultaneously collected by the researcher, “analysed separately, and then the results are compared to see whether findings confirm or disconfirm each other” (Creswell, 2014:269). Edmonds and Kennedy (2017) echo the above statement by claiming that convergent parallel approach is a concurrent approach, and its focus is on collecting different but complementary data on the same phenomena. They further assert that “this approach is used for the converging and subsequent interpretation of qualitative and quantitative data” (Edmonds and Kennedy, 2017:250). This approach primarily assumes that different types of information is provided by both quantitative and qualitative data, quantitatively data is scored on instruments and qualitatively respondents often give their detailed views, and these methods together yield results that should be the same (Creswell, 2014). Campbell and Fiske (1959 cited in Creswell 2014:269) came up with the idea of multi-trait, multi-method which meant that psychological traits would “be best understood through the gathering of different forms of data”.

Creswell (2014) further points out that the sample for qualitative data is always smaller than that of quantitative sample, because the qualitative approach seeks to understand a phenomenon deeply while a larger sample assists in conducting meaningful statistical tests and generalize to a population.

In this study the researcher quantitatively compared groups of black professionals according to their gender, ages, level of education, etcetera. Qualitative methodology was used to explain the relationships between these categories and how they impact each other, this is then called a side-by-side approach. A side-by-side approach is when a researcher “reports the quantitative statistical results and then discusses the qualitative findings” (Creswell,

2014:273). Validity of convergent parallel mixed method design will be dealt with in a different section.

#### **4.1.3.2 Justification of using Mixed Methods Approach**

The value and rationale for the choice of mixed methods as a research approach for this thesis can be explained as follows; “at a general level, mixed method is chosen because of its strength of drawing on both qualitative and quantitative research and minimizing the limitations of both approaches. At a practical level, mixed methods provide a complex, sophisticated approach to research that appeals to those on the forefront of new research procedures. It is an ideal approach when the researcher has access to both quantitative and qualitative data. At a procedural level, it is a useful strategy to have a more complete understanding of research problems or questions” (Creswell, 2014:266).

The purpose of this study is to explore the phenomenon observed in black society known as Black Tax. The use of the mixed methods approach permitted the researcher to explore Black Tax thoroughly as numerical data (questionnaires) were complemented with qualitative data (interviews) to get real life experiences of respondents. Bamberger (2012) posits that this approach enhances validity and reliability of findings. Because data is collected on both qualitative and quantitative methods, if findings are closely related, that increases validity and credibility of the study. Merging both qualitative and quantitative approaches eliminate their weaknesses, and the researcher took advantage of the combined strengths of these approaches. Using a single research method would have been unjust and insufficient for this study as the lived experiences of Black Taxpayers would not have been thoroughly explored. Quantitative approach allowed the study to have a relatively huge sample while the qualitative approach permitted the researcher to directly quote respondents’ narrated experiences. The main drawback identified by Johnson and Onweghuzie (2012) is that the mixed methods approach is time consuming and can be challenging for a single

researcher; to address this weakness of the chosen approach the researcher spent six months on data collection and analysis.

## **4.2 Research Paradigm**

A paradigm is a worldview that guides a researcher's inquiry. Creswell (2007:230) posits that "the research design process begins with philosophical assumptions that the enquirers make when deciding to undertake a study. Researchers bring their own worldviews, paradigms, or sets of beliefs to the research project, and these inform the conduct and writing of the study". This study will adopt a post-positivist paradigm. The section below explains this worldview.

Post-positivist paradigm came into existence as an alternative to positivist worldview (Yow, 2013; Creswell, 2014; Sefotho, 2015). These scholars conclude that positivist thinking presented challenges and by so doing encouraged for a new thinking to help comprehend the world and reality. Senevirane (2013) defines this paradigm as a paradigm where respondents give meaning to their social world and reality. This research paradigm can be described as a paradigm that focuses on explaining reality based on subjectivity and moves away from purely objective stance that is adopted by the logical positivist (Ryan, 2006). This approach embraces different meanings that people attach to their experiences (Xerri, 2013), because not everything is knowable and can be measured empirically.

Post-positivism is perfect for this study as the researcher is looking for different meanings associated with this socially constructed phenomenon that is Black Tax as respondents are the ones living with it. On the same breath, Creswell (2007:250) points out that "the researcher's intention is to make sense of the meanings others have about the world", this is done through a controlled set of instruments that are open to subjectivity, but unbiased. In line with Creswell, Nekola (2015) contends that a study must be genuine and reliable.

It is evident that post-positivist approach evolved from positivism not to eliminate the latter approach but to modify it, to ensure that researchers endeavour to comprehend and explain why people have different knowledge, rather than explore for peripheral causes and elementary laws to elucidate their activities (Bergman et al., 2012). Lesh and Baek, (2014) posit that there are no people to help us understand reality other than social constructions, because there is no concrete reality. As opposed to scientists, people can give special unique information to researchers through face-to-face interactions. “Knowledge is taken out of respondents’ feelings and perceptions” (Mbhele, 2015:40). Hammersley and Atkinson (2007) assert that the main aim of post-positivist approach is to avoid the manipulation of situation to get rich unfiltered unique data.

#### **4.2.1 Justification of Post-positivist paradigm**

It became apparent that post-positivism was the most suitable paradigm for this study because it encouraged the use of both qualitative and quantitative approaches. Respondents were at liberty of narrating their own social experiences in their social context as per the perception of post-positivist (Everest, 2014), the researcher interviewed respondents in their comfort zones to get genuine responses. Everest (2014) claims that the post-positivist paradigm posit that there is reality beyond a researcher’s reasoning.

#### **4.3 Research Design**

Creswell (2008:259) defines research design as a “plan or procedure used for a research project, covering the decisions ranging from broad assumptions to detailed methods of data collection and analysis”. He further asserts that “it involves the intersection of philosophy, strategies of inquiry, and particular methods” (Creswell, 2008:259). Research design as described by Yin (2013) is a plan used by researchers to study human behaviour and habits. Yin (2009) defines it as judgement that is used to collect data that will be associated with answering research questions. Research design is viewed by Cooper and

Schinder (2010) as a master plan that guides researchers on which methods to utilize, which procedures to employ when collecting and analysing data. MacMillan and Schumacher (2001:166) define it as “a plan for selecting subjects, research sites, and data collection procedures to answer the research question(s)”. Additionally, they point out that a research design’s main aim is to produce credible results.

#### **4.4 Study population, Sample and Sampling procedures**

This section firstly describes the population for this study. The sample is then explained, and the methods used in choosing it.

##### **4.4.1 Study population**

Greener (2008) defines population as the universe from which people or objects are selected to form a sample. A population according to Adams and Lawrence (2015) is a group of species that prompt curiosity of the researcher. A population is the total quantity of things which are subjects of the study (Mbili-Kuze, 2012). She further states that, it is a group of people that share one or more characteristics from which data can be collected and interpreted.

The study population consists of male and female graduates who are first degree or diploma holders, studied at colleges or universities and are employed in public or private sectors, and between the ages of 23-45 years. The researcher believed it would be easier to find the above-mentioned graduates because most people in a rural setting such as Bizana do not usually further their studies, and many of them usually work in public sectors. The researcher strongly believed that these age groups were the ones that can clearly express their views and experiences on the issue at hand (Black Tax) because most of them are young graduates, and they also deal with the daily struggles presented to them by Black Tax.

#### **4.4.2 Sample size**

A sample is defined as a subdivision of the population from which data is gathered (Adams and Lawrence, 2015). The researcher used a sample size of 250 people to represent the whole population. In 2016 the population of Bizana was estimated to be 319948 (Statistics Release P9115 Unit Data, 2016). The researcher used approximately 5.3% of the previously mentioned number as the sample for this study. This 5.3% was exclusively graduates. The researcher believed that this sample was enough to represent the general views, attitudes, and beliefs of black professionals towards Black Tax, poverty, and educational levels.

#### **4.4.3 Sampling procedure**

According to McGraw-Hill (2003) the method used to draw samples from a bigger population in such a manner that the sampled population will facilitate determination of some hypothesis concerning the population is a sampling technique. Cohen et al. (2007) define sampling as taking a subset of a larger group and creating data from it. Sampling in simple terms, is the process of selecting a sample (Adams and Lawrence, 2015). Bless (2006) and MacMillan and Schumacher (2010) assert that there are two strategies for sampling namely, probability and non-probability. These two sampling methods have various branches. Probability sampling has four common sampling procedures under it, namely, simple random sampling, systematic sampling, cluster sampling and stratified random sampling. Non-probability sampling type include, convenience, quota, purposive or judgmental and snowball sampling.

The researcher used purposive sampling which falls under non-probability sampling. In non-probability sampling, not every member of the population has the chance of being included in a study as the sample is selected nonrandomly. The researcher obtained a gatekeeper's letter from Mbizana Local Municipality for various wards where data was collected. The gatekeeper's letter was produced on introduction of the actual reason for visiting potential respondents. Bryman

and Bell (2011) assert that purposive sampling permits the researcher to carefully choose people who are best fit to respond to research questions based on their lived experiences of Black Tax.

Because the researcher used purposive sampling method, some respondents were selected based on their previous conversations with the researcher about Black Tax, and others were selected based on their characteristics, which may include being a degree holder and providing for one's family and acquaintances who know the impact of Black Tax. The 200 questionnaires were purposively distributed to black people, who are first degree holders, employed and reside at Bizana. The 50 interviewees also had the same characteristics but were selected based on their accessibility.

The researcher used density-based clustering technique to select a number (125) of males that equalled the number (125) of females.

#### **4.5 Data generation methods**

Bless (2006) argues that methods of data collection are the various ways by which data is collected. A variety of techniques that are used for gathering information are referred to as data generation methods (Cohen et al., 2007). Silverman (2013) highlighted the following data generation methods, observations, questionnaires, interviews, documents review, surveys etcetera. This study used questionnaires and interviews to investigate the phenomenon of Black Tax from 250 black graduates. Questionnaire is the first data gathering method that will be discussed below, followed by interview.

##### **4.5.1 Questionnaire**

Scholars define a questionnaire in different ways, but they all conclude that it is a tool used to gather information from respondents. Symoneaux and Galmarini (2014) and Hameed et al. (2013) describe a questionnaire as an objective document that is used to collect information about respondents' knowledge, beliefs, attitudes, and behaviour. Annum (2014) defines a questionnaire as a



methodically compiled form or document with a set of questions intentionally designed to extract answers from respondents for the function of gathering data. Phellas et al. (2011) contend that a questionnaire is a form of investigative document, with a well-planned set of questions aimed at shedding light on the nature of the problem. Zvitambo (2017:144) posits that a “questionnaire is a well-constructed document with questions intended to answer the research question”. McGuirk and O’Neill (2016:01) posit that “questionnaires pose standardized, formally structured questions to a group of individuals, often presumed to be a sample of a broader population”. Questionnaires are useful as they gather original data about people’s everyday experiences, social interactions, and awareness of events (McLafferty, 2010).

The above definitions lead a researcher to define a questionnaire as a document with simplified, straightforward structured questions that are aimed at explaining the investigated phenomenon.

Questionnaires are advantageous in that they can be utilized when dealing with large samples (McGuirk and O’Neill, 2016). Black Tax is relatively a new term that explains various financial experiences that black professionals experience, so the use of questionnaires permitted the researcher to gain raw data from their first-hand experiences. Respondents were given questionnaires to answer in their own time, allowing them to give genuine responses in the absence of the researcher.

#### **4.5.1.1 Questionnaire Research Instrument**

The Likert scale was used in this study to measure attitudes of respondents towards Black Tax. As articulated by Nemoto and Beglar (2014:01) Likert scale “is a psychometric scale that has multiple categories from which respondents choose to indicate their opinions, attitudes, or feelings about a particular issue”. Taherdoost (2019) asserts that Likert scale is widely used in social science research, as it is easy for respondents to comprehend and complete. The original Likert scale by Likert (1932) had five-point ratings, over the years it has been

used with different point ratings from four, five, six or seven (Taherdoost, 2019). In this study, the four-point rating was used.

Respondents in this study were asked to state their level of agreement with provided statements from strongly agree to strongly disagree. This scale is useful when dealing with a huge sample. Taherdoost (2019) and Bertram (2010) point out that in Likert scale respondents tend to avoid extreme response categories thus leading to central tendency bias. Respondents may also respond dishonestly (social desirability bias) and portray themselves in a more acceptable manner. To minimize these limitations the researcher encouraged respondents to respond truthfully as they would be completing questionnaires in the absence of the researcher. The absence of the researcher also assisted in combating acquiescence bias.

#### **4.5.1.2 Questionnaire Design**

This study has four research questions which look at how Black Tax is experienced by black professionals. The questionnaire contained more questions that were further developed from those four research questions mentioned in chapter one. The questionnaire had five sections mostly divided according to the research objectives.

- Section A dealt with the demographic profile of respondents.
- Section B dealt with the relationship between Black Tax, poverty, and educational levels.
- Section C dealt with the causes of the relationship between Black Tax, poverty, and educational levels.
- Section D dealt with the consequences of this relationship between Black Tax, poverty, and educational levels.
- Section E dealt with strategies that can be employed to try and change the relationship between Black Tax, poverty, and educational levels.

The use of the Likert scale assisted in a high response rate as respondents were only required to tick next to a relevant answer according to their life experiences.

Statements were simplified to make the questionnaire to be self-explanatory, thus time saving.

#### **4. 5.1.3 Questionnaire Data Collection Procedure**

The ethical clearance letter was obtained from the University of KwaZulu-Natal approving the study and granting permission to collect data. The gatekeeper's letter was obtained from Mbizana Local Municipality (Winne Madikizela-Mandela Local Municipality) granting the researcher permission to visit local wards and collect data from its residents. The consent letter that explained the core of the study was attached to the questionnaires. Respondents were given time to ask for clarity where they do not fully understand.

The targeted overall number of respondents for this study was 250. Questionnaires were administered to 207 Black Taxpayers, who were given one month to complete them, while interviews were held with 50 respondents. The extra 07 questionnaires were administered to potential respondents to be on standby for questionnaires that might not be returned or deemed unusable by the researcher. This ensured that the overall number of analysed questionnaires stayed at 200. All the respondents were selected through purposive sampling method. The process for conducting interviews is discussed in the next section.

#### **4.5.2 Interviews**

The convergent parallel mixed methods design that is used in this study permits for qualitative and quantitative data to be collected simultaneously. The researcher used this advantage to administer questionnaires to respondents and proceeded to conduct interviews.

Interviews are predominately used in qualitative research where an investigator conducts intensive individual interviews to gain answers from a small number of respondents on a particular idea or situation (Boyce and Neale, 2006). Seidman (2006) explains that interviews are deemed appropriate when trying to understand lived experiences of individuals and meaning these individuals make

out of those experiences. Interview is often an instant mode of inquiry, (McCracken, 2011) when people recount their experiences through narratives. Chingwaru (2014) described the interview as an act where one person asks questions to another. Mbilini-Kuze (2012) claimed that the interview is the research tool that is used to uncover and explore meanings that underpin people's lives, behaviours, and feelings.

The combination of interviews and qualitative approach is usually prioritized to provide in-depth understanding when there is little information known about a phenomenon. Structured interview is the adopted style for this study to study lived experiences of black professionals as there is not much literature on the phenomenon of Black Tax. MacDonald and Headlam (2013) posit that structured interviews follow a specific set of questions which are worked through systematically. Bryman (2012) claims that this type of interview ensures that all interviewees are given the exact same context of questioning. Echoing Bryman, Abdul-Rahman (2012) contends that the aim for the structured interview is to ensure that each session of interview is presented with identical questions in similar order. The interviewer follows a rigid written interview schedule to control the interview and ensure comparability of results. Abdul-Rahman (2012) further asserts that this type of an interview provides room for meaningful analysis as all respondents are supplied with the same context. A limited response category is permitted by the researcher when asking questions (Qu and Dummay, 2011).

Notwithstanding the positive attributes of the structured interview, it has been criticized as being inflexible and biased as it disadvantages the researcher's view by adopting a more scientific criteria that is used in quantitative methods. These limitations were taken into consideration during the data collection stage.

#### **4.5.2.1 Face-to-Face Interview Method**

This study used structured interviews to gain responses that were aimed at answering the research questions, the interviews were on a face-to-face basis.

This kind of interview “has many benefits as compared to other questioning methods like the telephone interview, skype interview, self-completion interview and postal interview” (Zvitambo, 2017:151). Structured interviews are easy to quantify thus, making it easy to test for reliability (McLeod, 2014). He further asserts that this type of an interview can be conducted within a short space of time, consequently, results can be representative and could be generalized to a large population. Face-to-face interviews have a high response rate as the investigator physically meets with respondents, thus creating rapport. Leedy and Ormrod (2010) contend that the enquirer gets the chance to encourage participation to be truthful and respectful.

On the downside, this type of interview may be time consuming as the researcher needs to meet respondents at their places, and that requires financial resources (Becker, 2010).

#### **4.5.2.2 Interview Data Collection Method**

The researcher relied on identified respondents to give information of other people who were black employed professionals and were willing to take part in this study.

Upon meeting potential respondents, the researcher asked for consent of the respondents to participate in this study, when they consented, they were asked to provide informed consent. To the researcher’s advantage, all respondents were qualified people who understood English, and no time was wasted by dwelling much on explaining the questions. Respondents were also asked to authorize (by signing consent) audio recording of the interviews.

#### **4.6 Data Collection Instruments**

This section explains data collection instruments in detail as the researcher used a Likert Scale in the questionnaire and interview schedule.

#### **4.6.1 The Likert Scale**

Many scholars agree that Likert scales are dominantly used as source of data in social sciences and with attitude scores (Croasmun and Ostrom, 2011; Jebb et al., 2021; Chomeya, 2010; Joshi et al., 2015). In passing, Park (2013) defines attitude as a preferential way of behaving in a specific circumstance based on beliefs that are acquired through social interactions. Barua (2013) asserts that Likert scales are psychometric scales frequently employed in research based on survey questionnaires. According to Jebb et al. (2021:01) Likert scales “provide a convenient way to measure unobservable constructs”. A Likert-type scale “requires an individual to respond to a series of statements by indicating whether he or she strongly agrees (SA), agrees (A), is undecided (U), disagrees (D), or strongly disagrees (SD). Each response is assigned a point value, and an individual’s score is determined by adding the point values of all the statements” (Gay, Mills, and Airasian, 2009:150-151). The main objective for the developer of this scale, Dr. Rensis Likert (1932 cited from Bertram, 2010) was to produce a scientifically recognized measure of attitudes, as there are grams and degrees of Celsius that are accepted as true measurement scales.

The Likert scale captures the intensity of the feelings of respondents, especially when they are given questionnaires to fill on their own in the absence of the researcher. Lobsy and Wetmore (2014); Tsang (2012) and Malhotra (2006) declare that respondents are either presented with symmetric or asymmetric Likert scale. Symmetric Likert scale offers respondents a choice of being neutral or undecided when responding. Asymmetric scale offers less choices when it comes to neutrality, where respondents are almost forced to take a stand. This study adopts the asymmetric Likert scale and the limitation of using an even-numbered Likert scale, is that respondents are coerced to commit to a certain position, even if they do not have an opinion. To deal with this limitation, the researcher explained the importance of respondents’ opinions about Black Tax as not much research has been conducted on this subject.

#### **4.6.2.2 Interview Schedule**

Interview schedule has a standardized format which means the same questions are asked to each interviewee in the same order (McLeod, 2014). The interviewer is not at liberty to deviate from the interview schedule, except to clarify the meaning of the question. Interviewers are prohibited to probe beyond the answers received (McLeod, 2014). Sunandamma and Sarasvathi (2011) define the interview schedule as an interview with pre-coded questions to generate quick, cheap, and easy data which is highly reliable.

The interview schedule for this study was conducted according to Sunandamma and Sarasvathi's (2011) characteristics of a good interview schedule, which include constructing questions that will obtain information that is required to achieve research objectives. They further indicate that no irrelevant and unnecessary questions should be included, questions must be easy to comprehend and unambiguous. The researcher should ask questions in mindful sequence, to not confuse respondents. Appropriate introduction and how the interview will proceed are the cornerstones of any formal interview (Sunandamma and Sarasvathi, 2011).

There were fewer respondents (50) for qualitative data and a large number (200) of quantitative data. Qualitative data intends on gathering data by locating and obtaining information from a small sample but making sure that extensive information is gathered whereas, Creswell (2014) contends that in quantitative research, a large sample is needed to conduct meaningful statistical tests.

#### **4.7 COVID-19 Compliance During Data Collection Phase**

Guidelines that were issued on the 6<sup>th</sup> of April 2020 by the UKZN Human and Social Sciences Research Ethics Committee (HSSREC) were all followed by the researcher to make sure that the spread of corona virus was kept minimal. The researcher also complied with national guidelines, directives, and laws during

the COVID 19 crisis as spelt out in the HSSREC protocols (University of KwaZulu-Natal Research Ethics Office, 2020).

## **4.8 Validity and Reliability**

It has been previously noted that this study adopted a multi-method approach and that means concepts used to express validity and reliability will be broader and focus on both qualitative and quantitative data. Qualitative data involves concepts such as trustworthiness, credibility, dependability, and transferability.

### **4.8.1 Reliability**

Reliability is defined by Lakshmi and Mohideen (2013) as the consistency of results that is produced by measures that are free from error. Reliability is proven when a similar measurement device or procedure gives the same score when administered to individuals or objects with equal values. Reliability boasts about consistency in test scores (Lakshmi and Mohideen, 2013). When the same measure is used over time to the same respondents it should produce similar results (Zikmund, 2003). Ellis and Levy (2009) contend that reliability is the uniformity that is shown by the results when the measured unit has not altered. Senkara and Bougie (2010) state that reliability of a measurement specifies the extent of being without bias and continues to be consistent across time.

Truth value recognizes the existence of multiple realities. Consistency refers to the trustworthiness of methods that were employed and the transparency of the researcher. Neutrality is achieved when truth value, consistency and applicability have been addressed. Applicability looks to whether findings can be applied to other settings or populations (Noble and Smith, 2015). These strategies assist in producing credible qualitative research.

Heale and Twycross (2015) posit that there are three attributes of reliability, namely, homogeneity (internal consistency), stability and equivalence. These attributes are all tested differently. Homogeneity is when the results are similar



each time a respondent completes the test. According to Heale and Twycross (2015) to test stability a test-retest and parallel or alternate-form reliability testing is utilized. Test-retest reliability is tested by giving the same respondents an instrument that they have been given before under similar circumstances, while parallel-form reliability is assessed by changing the wording of the original instrument and administering the 'new' tool to same respondents (Heale and Twycross, 2015). They further assert that equivalence is tested through inter-rater reliability. In this test, the level of agreement between at least two observers is determined qualitatively. An investigation may not be reliable if respondents still recall their previous answers. Ideally longer tests reward with higher estimates of reliability but they can be costly and discouraging (Lakshmi and Mohideen, 2013).

#### **4.8.1.1 Strategies Adopted to Ensure Credibility of Findings**

Noble and Smith (2015:34) compiled a list of strategies that researchers can use to increase reliability of their findings. The researcher took advantage of these methodological strategies to ensure that findings are trustworthy. The strategies are as follows:

- Accounting for personal biases which may have influenced findings,
- Acknowledging biases in sampling and ongoing critical reflection of methods to ensure sufficient depth and relevance of data collection and analysis,
- Meticulous record keeping, demonstrating a clear decision trail, and ensuring interpretations of data are consistent and transparent,
- Including rich and thick verbatim descriptions of respondents' accounts to support findings,
- Demonstrating clarity in terms of thought processes during data analysis and subsequent interpretation,
- Engaging with other researchers to reduce research bias,
- Respondent validation,

- Data triangulation

The researcher kept any personal opinions to herself, even though she is currently a Black Taxpayer and previously a recipient. The findings of this study heavily relied on respondents' answers, analyze completed questionnaires and interviews. In this study non-probability sampling was used, it has its inherent biases as the researcher used her judgement to find respondents to engage with the study, who are black professionals and may or may not experience Black Tax.

All data collected from the field will be kept safely for any person who wishes to verify findings or replicate the study. In data presentation and analysis some respondents were directly quoted when narrating their experiences. The researcher was not able to physically meet with other PhD researchers, but they communicate through telephone calls and WhatsApp. In the early stages of this research, data collection tools were reviewed by the supervisor, external reviewers and by a University of KwaZulu-Natal research panel, when they were submitted with the proposal. This process enhanced the reliability of the data collected by these instruments.

Lakshmi and Mohideen (2013) contend that an instrument may be valid therefore reliable, but a reliable tool does not necessarily mean is valid. The following section discusses validity.

#### **4.8.2 Validity**

Validity refers to the extent of measuring a concept accurately (Heale and Twycross, 2015). An instrument is considered valid if it successfully measures what it was supposed to measure (Lakshmi and Mohideen, 2013). MacMillan and Schumacher (2001:407) define validity as the “degree to which the interpretations and concepts have mutual meanings between the respondents and the researcher”. Empirical measures should be a true reflection of anything that is under study. The conclusion that is reached by a researcher should be

observable (Mbilini-Kuze, 2012; Zohrabi, 2013). The study must be true and of honest nature. Ghauri and Gronhaug (2005) point out that validity describes the extent at which the collected data covers the actual area of investigation. An instrument collects data, but it is the responsibility of the researcher to interpret collected data to make meaning out of the scores and link them with real events.

Lakshmi and Mohideen (2013) assert that validity has two essential parts, namely, internal, and external. They posit that internal validity focuses on legitimacy of the results of the study, by scrutinizing the way the sample was selected, how the data was recorded and analysed. External validity (generalizability) looks at whether the findings of the study “are transferable to other populations of interest” (Lakshmi and Mohideen, 2013:2752).

The questionnaire and interview schedule were pilot tested, and these provided feedback on the validity of these instruments. The researcher distributed ten questionnaires to black professionals, to check if the questions were not confusing and how much time on average it took to complete a single questionnaire. To check for any researcher biasness, five pilot interviews were held by the researcher. This helped the researcher to refine some questions and eliminate any ambiguous questions that might cause confusion. The data that was gathered from the pilot study was not included in the findings of this study.

#### **4.9 Data Processing and Analysis**

“Data processing and analysis refers to coding, editing, classification, and tabulation of data” (Zvitambo, 2017:173). Mills and Birks (2014) write that data analysis relies on the researcher’s decision-making processes, which are based on the collected evidence. Data analysis is a process of transferring raw data into variables that can be analysed to produce information constructed by the researcher (Duffield, 1998). The data that was analysed, was collected from 250 potential respondents, who were able to complete their questionnaires and interviews. The next section discusses how qualitative and quantitative data was analysed.

#### **4.9.1 Quantitative Data Analysis**

Leedy and Ormrod (2010) assert that quantitative analysis is of numerical nature and manipulates observations to describe and explore the phenomenon that those observations reflect. Data in this study was analysed using IBM Statistical Package for Social Sciences (SPSS) version 28 and excel on Windows 10. Before analysis, data was pre-coded. After all the questionnaires were collected, the researcher took time and assessed them for accuracy and destroyed spoiled questionnaires.

The researcher used nonparametric tests to analyse the Likert scale. Nonparametric tests do not assume that the data follow a specific distribution. Cross tabulation/chi square, correlation, and factor analysis was used to compare groups and explore the relationship between variables (Sileyew, 2019).

#### **4.9.2 Qualitative Data Analysis**

In this study, the researcher followed Flick's (2014) qualitative data analysis steps. To locate and examine the phenomenon, data was reduced. Transcripts were coded for establishing central ideas. Data was then categorized, classified, and reorganized. Codes that were replicated, were grouped into themes. After reading and classification of data, interpretation and writing of findings commenced.

#### **4.9.3 Findings Integration**

Data had to be integrated after separately analysing qualitative and quantitative data. Qualitative data analysis used triangulation of the quantitative data analysis. The interviews were used to support findings.

#### **4.10 Limitations of the study**

Leedy and Ormrod (2010) define limitations of the study as challenges and weaknesses that were experienced by the researcher. Stating the study's

limitations helps other researchers to be able to conduct similar research for expansion of knowledge purposes.

This research study had a relatively small sample of the total population of relatively young black employed graduates. The research findings were based on purposive sampling, which is not a representation of the entire population, consequently, findings cannot be generalised. There was self-selection bias as only young black employed graduates were respondents.

This research study took place at a time where most people have lost their jobs and businesses due to lockdown restrictions because of the COVID 19 pandemic; people paying Black Tax might be experiencing additional financial challenges.

Load shedding defined as the action to reduce the load on something, especially the interruption of an electricity supply to avoid excessive load on the generating plant (Oxford Languages, online). Load shedding has negatively affected the researcher's progress especially when power outages would occur in the evenings and last up to four hours. On the 25<sup>th</sup> of April 2022 President Ramaphosa noted that "it is difficult to expect the millions of South Africans grappling with the inconvenience and hardship caused by intermittent power outages to remain patient as we resolve these longstanding challenges. It is difficult to convince them, as they sit in the dark, that we are making progress towards a secure and reliable supply of electricity" (From the desk of the President, 2022). On the 26<sup>th</sup> of September 2022, the President further acknowledged that "load shedding is beyond an inconvenience. It has dire consequences for nearly every part of our society from education to public safety to the provision of health services. Large and small businesses alike are losing money and the energy crisis is endangering investment and our economic recovery" (From the desk of the President, 2022). The researcher had to have other means of alternative sources of light which prolonged the time frames of this study.

#### **4.11 Ethical Considerations**

Macfarlane (2009) posits that it is important for researchers in any field to act ethically when conducting investigations. According to Leedy and Ormrod (2010), research ethics involve considering the welfare of respondents during data collection stage and in the final report.

##### **4.11.1 Informed Consent and Voluntary Participation**

Leedy and Ormrod (2010) assert that informed consent is the voluntary participation that respondents decide upon, after being given the right to know the nature of research. According to Bless (2013) research respondents must be told enough about the research that they are about to participate in, for them to decide whether to participate or not. The researcher took time to inform the respondents about the purpose of this study and their rights as respondents. Potential respondents completed informed consent forms when they agreed to participate in this study. The informed consent explained what the study is about. The researcher explained how the collected data would be utilized and if the researcher transgressed in any way, the supervisor's contact details were supplied for respondents to contact.

##### **4.11.2 Confidentiality**

Confidentiality refers to keeping any personal or identifiable data of respondents private, and not disclosing it to any other person without consent from respondents (Leedy and Ormrod, 2010). The researcher assured the respondents that identifying information would not be made available to anyone who is not directly involved in this study. Information provided by the respondents is protected and kept under secure conditions. The researcher ensured that information provided by the respondents is kept private unless the consent to release the information is provided by the respondents.

#### **4.11.3 Anonymity**

According to Bless et al. (2013), anonymity is when the researcher pledges to keep research respondents' identity anonymous. The researcher did not ask for any identifying information of the respondents such as ID numbers, and cell phone numbers or pay slips in the questionnaires and interviews. The questions were general. Pseudonyms were used where the researcher directly quotes a respondent's response.

#### **4.11.4 Discontinuance**

The researcher ensured that each respondent knew that they have the right to discontinue their participation at any time they felt like doing so without giving a valid explanation.

#### **4.11.5 Avoiding Harm or Damage to Respondents**

Leedy and Ormrod (2010) posit that harm or damage refers to social risks, psychological harm, economic risks, and physical harm that might be experienced by respondents because of participating in the study. Social risks are defined as stigmatization, prejudice and discrimination that may be experienced by the respondents after disclosing their preferences, attitudes, and behaviours. Psychological harm is the confusion, guilt, embarrassment, loss of self-esteem and depression that may be caused by participating in the study. Physical harm can occur when respondents are exposed to sensitive topics and lastly, economic risks involve disclosing information that may impact participant's employment or insurance coverage negatively.

The researcher curbed the above-mentioned harms, by storing data in a lockable cabinet and by ensuring that the computer has a password only known by the researcher.

#### **4.12 Conclusion**

This chapter focused on the research paradigm, research approach, research design, population and sample, research methods, data collection and analysis procedures, reliability and validity that underpin this study. Post-positivist paradigm permitted the researcher to use mixed methods approach, and the use of mixed methods is advantageous when there is little or no information about the investigated phenomenon such as lived experiences of black professionals with Black Tax.

Detailed information about the mixed methods approach, its characteristics and its relevance to this study were explored. The ensuing chapters heavily rely on the methodological propositions made in this chapter by employing the proposed data analysis approaches to analyse qualitative and quantitative data.



## **CHAPTER FIVE**

### **DATA PRESENTATION AND ANALYSIS**

#### **5.0 Introduction**

The methodology that was utilised in the data collection process was discussed in much detail in the previous chapter. This chapter presents and analyses the collected data. In previous chapters it was stated that this study employed a mixed method approach, under the convergent parallel mixed methods design, which allows the researcher to collect qualitative and quantitative data simultaneously. The first section will be the presentation and analysis of qualitative data, followed by the presentation and analysis of quantitative data. The results from these two approaches will later be compared to see whether findings confirm or disconfirm each other.

#### **5.1 Qualitative Data Analysis**

Qualitative data was gathered from fifty black employed graduates, using the face-to-face interview method to explore their views on Black Tax based on their lived personal experiences. The researcher coded the interviewees' names using numbers, Respondent 1 (R1) to Respondent 50 (R50) to keep respondents anonymous for confidentiality purposes. The research questions which were inspired by the research problem guided the four main themes that were used to compile the interview schedule. The interview schedule commenced with the demographic profile of respondents, followed by the four main themes, namely, the relationship between Black Tax, poverty, and educational levels, causes of the relationship between Black Tax, poverty and educational levels, consequences of the relationship between Black Tax and educational levels and strategies that can be employed to try and change the relationship between Black Tax, poverty, and educational levels.

The qualitative data was collected from twenty-five males and twenty-five females between the ages of twenty-three and forty-five years, who were all black as per the definition that was adopted in this study in chapter one, which defines black

people as the people who “were categorized as African or Black-African under apartheid law, therefore excluding population groups currently referred to as Coloured, Indian and Chinese” (Ngoma, 2015:10). The sample was selected using a purposive sampling method. Thirty-four respondents were single while fifteen of them were married and one respondent was divorced. The biographical data also captured the level of education of respondents, with twenty-eight respondents having diplomas while twenty of them had degrees and only two had honours degrees.

Most interviewees were of good health and forty-nine of them were employed in the public sector. Many black people in South Africa work for the government because they believe there is financial security unlike in the private sector where a company may close because the owner is relocating to another continent because of the increasing crime rate or retrench people because of financial problems. During the COVID-19 pandemic three million people lost their jobs with women being most affected (Tswanya, 2020). Similarly, Spaull et al. (2021) observed that women’s employment was 8% lower than that of men in March 2021. Women have always been less employed than men, this means, before, during and after the COVID-19 era, but most men benefited from the government’s social relief grant (Spaull et al., 2021). Most people who lost their jobs were in the informal sector and others were domestic workers (Smit, 2021). Most interviewees had dependents. This data was gathered to see if it had any impact on their views based on their lived experiences of Black Tax.

#### **5.1.1 The relationship between Black Tax, poverty, and educational levels**

##### **Black Tax, alternative words, and issues with the term**

Most interviewees noted that Black Tax was the financial support that they gave their families. Breadwinner had the most mentions as an alternative term for Black Tax. While thirty-four respondents were not bothered by this term, others noted that they had issues with the Black Tax term, with one respondent quoted below saying:

*This name shows that the only people engulfed by poverty are Blacks.*

*R14*

The above respondent is echoing what most scholars have indicated in their studies that poverty is mostly experienced in predominately black communities (Schotte et al., 2022; Government Gazette, 2021; Chetti, 2014) just to mention a few. Statistics South Africa (2018:23) highlighted that “there are significant differences in poverty levels between the different population groups. The incidence of poverty amongst households headed by whites and Indians/Asians had the lowest percentage of households living below all three poverty lines”. The report further indicates that “in strong contrast, coloured-headed households and black African-headed households had the highest percentage of households living below the three poverty lines” (Stats SA, 2018:23).

### **Affected races**

Many Black Taxpayers highlighted that black people were the ones who were mostly affected by Black Tax.

*Blacks, because black communities are groomed in an understanding that you must give back to the hand that fed you. R2*

*There is usually a larger number of family members in black families and most of them are unemployed. R3*

*Black people because they feel like they are entitled to another black person's success, especially relatives. R9*

*Black Africans in particular, because of the impact of the dark history of apartheid -racism and economic inequalities. R20*

Some respondents acknowledged that almost all races are affected by Black Tax, but it differs in severity according to race, with Blacks being the most affected ones. Futshane (2021:01) notes that “in 1994 when the democratic transition occurred, the new government inherited a state where most of its citizens were

deeply entrenched in poverty, there existed an unequitable distribution of income (where the Black majority had been excluded from participating in the labour market) and inequality was also on the rise. Colonial rule and Apartheid policies had been so comprehensive that they affected all aspects of social, economic, and political life in South Africa”. There seems to be no way out for black people in South Africa because even educational attainment does not guarantee a well-paying job, instead short-term contracts if one is lucky. Schotte et al. (2022) state that a bit of luck is needed for one to escape poverty as it is not solely based on chance.

Race in South Africa plays a vital role in ensuring that wealth stays concentrated in one race over others. Patrimonial capitalism occurs when wealth is inherited and passed down to succeeding generations notwithstanding how it was obtained (Piketty, 2014). This sustained concentration of wealth has led to a “skewed ownership of both agricultural and industrial land and economic capital firmly in the hands of an exclusive, economically elite white citizenry” (Maistry, 2021:09). It is currently virtually impossible to foresee a South Africa where one’s background, race, and location do not overlap the level of competence that one has acquired through higher education.

*Coloureds, Blacks and Indians because they were all economically disadvantaged. R6*

*Blacks and Coloureds because most of them are earn low salaries and most of them are not well educated. R15*

*All races, the only difference is that in black families there is usually a single breadwinner, while in other races most of the family members can contribute almost equally. R25*

One of the many factors that contribute to the phenomenon of Black Tax is the large number of people depending on a single employed person, this can be

traced far back in African history where distant relatives would go to urban areas to look for employment and end up staying with aunts and uncles for the duration of the process of job hunting. This meant more financial strain on the breadwinner. Some households are large because there are just too many children and too little money to take care of them, where parents are illiterate, unemployed, and solely depending on social grants. Children from these families tend to drop out of school to go and look for work, and thus, the cycle of poverty is generated all over again. Similarly, “the experience of poverty itself may constrain the opportunities available to a household and its economic choices, thus contributing to the persistence of poverty over time” (Schotte et al., 2022:01).

Not in any way downplaying the disastrous impact of apartheid on black people, but there is another uniquely black mindset that inhibits other black people from striving to acquire economic freedom, the witchcraft belief. Khumalo (cited from Mhlongo, 2019:32) contends that some black people “believe that they are unsuccessful because there is an extended family member who is bewitching them. For these people, it is easier and more convenient to blame others”.

### **Feelings of Black Taxpayers**

Most interviewees noted that Black Tax was a way of providing their families with basic needs as they would not enjoy their money knowing that their parents or siblings needed essentials, and many of them claimed that they were happy with paying Black Tax, while others said they felt sad, obliged, and disheartened.

*It is very disheartening, and it takes a toll on my mental health as a lot is expected from me as an individual. R3*

*I feel as if they are abusing me because they think I must repay them. R27*

*I see the reason behind Black Tax and to a certain extent agree with it but in most cases the recipients tend to be more entitled to a payer's money. R7*

*It is something to be proud of. Taking care of your family is one of the greatest honours. It is a way to show love and appreciation for their efforts in bringing you up into a graduate. R25*

It is apparent that Black Tax comes with a pile of positive and negative feelings, but the main goal is to provide and improve the standard of living in one's family. It cannot be denied that some people pay Black Tax as a way of reciprocating assistance that was received when they were still students, some pay it out of obligation since they are the only people working in their homes. Most respondents were from poor backgrounds and consequently, the first generation with higher education qualifications and stable permanent employment, which meant that some of their dependents wanted to instantly advance in lifestyle by expecting more from the payer. Unreasonable expectations coupled with demands ultimately result in Black Taxpayers feeling financially drained.

*I feel positive knowing that I help in bringing financial relief to my family members through my contribution. R20*

*It is not a problem really because they have helped me too when I needed help. R26*

*I am very happy to support them. R27*

*I do not take it as paying, I take it as supporting my family and it is my responsibility to do so. R29*

*It is nice to know that they have all they need, and I am a reason for that. I have just started working and when I look at what I have done at home I feel great. R30*

*It depends, for example if I am forced to pay a certain amount that is above what I wanted to give, now that is a problem. I should pay what I feel like paying at the time. R36*

Some respondents noted that they felt good about paying Black Tax because they are now at a phase where they can do things for their recipients, and not only wish they had the power to provide for them. Some Black Taxpayers stated that they did not feel anything towards their inherent responsibilities, but they paid every month. Feelings of the payers cannot be boxed in one category, but most respondents stated that they felt good when paying Black Tax. Accepting things, one cannot change makes life easier.

### **5.1.2 Causes of the relationship between Black Tax, poverty, and educational levels**

#### **Ubuntu or a burden**

It is not surprising that Black Taxpayers may have conflicted emotions when it comes to taking care of their disadvantaged family members, firstly, it was never meant for children to take care of their parents, but because it is their bitter reality, they do it; some happy and some forced by the unforgiving circumstances. While most respondents saw Black Tax as an act of Ubuntu, some indicated that it was just a burden, while others thought it was both Ubuntu and a burden.

*It is an act of Ubuntu because you are not forced to pay it. It is in your kindness to take care of your family because you know the situation of your family. R7*

*It is an act of Ubuntu because the very same parents I'm supporting today are the same parents who sacrificed to better my life. R11*

*Both. Burden because it slows down progress. Ubuntu because it is humanity to share the little, we have with others. R13*

*It is a burden because they do not think about you and your plans. R21*

*It is an act of Ubuntu. I say this because the people you take care of when you are a graduate are the ones who brought you up, fed you, took you to school and paid for studies. R25*

*It is a demonstration of Ubuntu no question about that. Ubuntu means I am because we are, therefore, sharing is no doubt Ubuntu. R 26*

*It is a burden because the one paying Black Tax will now have to limit themselves on spending on personal things just because they must pay Black Tax. R29*

*It is a burden because some people think that they are entitled to other people's money, or it is a must that they must support them. R33*

*It is an act of Ubuntu, but it can be manipulated to being a burden by recipients, for example when they ask for Black Tax two times a month as if money falls from the sky. R36*

*It is an act of Ubuntu because it does not look good to watch people who supported your life in poverty. R39*

*A burden. Black Tax is an ill-informed flawed social construct that I reject. R45*

*It is act of Ubuntu because one hand washes the other; that is looking after those who raised you. To give help to those who are in need for example siblings. R47*

Mzobe (cited in Mhlongo 2019:172) knows the struggles of Black Tax that black professionals live with, by writing that, “those who are fortunate enough to find employment quickly have to contend with stagnation in their own lives. They just have so much more to do because responsibilities sit heavily on their young shoulders”.



### **Positive aspects of paying Black Tax**

In this study, respondents said that they paid this tax to get blessings from their elders and to provide much needed assistance. Black Tax is paid mostly for preventing poverty and empowering recipients. Some said they pay it to reduce crime and Ikejiaku (2009:454) asserts that “characteristics of urbanization, such as overcrowding, unemployment and increased consumer demands and expectations are associated to high crime rates”, South Africa currently meets all the above characteristics. Similarly, Bhorat et al. (2017:07) contend that “unemployment, lack of income, and inequality all induce psychological costs which may impact an individual’s propensity to commit crime”.

Black Tax does in a small way play part in reducing crime by proving financial support to siblings who are unemployed or at school. The responsibility that is borne by Black Taxpayers inspire their siblings to follow suit and acquire higher education qualifications and be independent. More graduates mean a successful household when they have all found employment.

*Paying Black Tax makes you a responsible person and teaches you how to give back to the needy. R8*

*There are no positive things about paying Black Tax because families tend to exploit the payer. R11*

*More graduates, daily struggle reduced and poverty ends. R13*

*The satisfaction that comes with knowing that you have contributed financially to assist family members. By supporting others, you are helping in breaking the cycle of poverty. R 20*

*Helping others feels so good, it helps a lot and teaches the society the spirit of giving and the act of Ubuntu. R30*

*It puts food on the table and helps bring people together because let us be honest with ourselves money is equal to happiness. I also believe it brings blessings. R36*

*Releasing stress from parents knowing someone is there to help. R47*

### **Negative aspects of being a Black Taxpayer**

It is true that paying this tax every month to struggling families, is a great thing to do and a lot of people depend on this money redistribution from their children, but it is also true that those who are paying it feel that they do not have personal progress and are not enjoying their money. Many interviewees highlighted that they do not have savings, but accumulating debts instead. While getting blessings is appreciated as a positive aspect of paying Black Tax, some respondents noted that the negative thing about paying this tax is neglecting their needs for their families, as reflected with a few respondents quoted below:

*Difficulty in achieving personal goals as one has no savings. R6*

*Discouragement, because it leads to crippling debts. Hopelessness as you feel worthless as if your hands are tied. Depression due to unhealthy lifestyle. No progress hence you fail to satisfy your needs and life becomes harder and miserable because of lack of development. R13*

*They do not understand when you cannot give, they think you do not want to give. R16*

*Unless it is treated with caution Black Tax can destabilize one's financial short- and long-term goals. R20*

*Lack of appreciation from the beneficiaries of Black Tax. R24*

*It sometimes hinders your personal progress in a way that you cannot afford to do/accomplish some of your goals because you have to*

*take care of the family and sometimes the salary is not enough to do both. R25*

*Those who pay Black Tax are the ones suffering from hunger and are left with so many debts after paying Black Tax. R28*

*You may end up not having money to take care of your needs just because you paid Black Tax. R29*

*Gives you anxiety, not being able to fulfil all your needs, sometimes you can end up in debts because of the pressure you have to help or provide. R30*

*When the recipient gets used to getting a specific amount and fails to understand when you cannot give them the same amount next time. R36*

*Too many responsibilities leading to debts and starting your own life at a later stage since you must start at home. R47*

It is worth highlighting that the lack of appreciation that is displayed by some recipients discourages Black Taxpayers. It is crucial for Black Taxpayers to know that what they are doing for their dependents is recognized, but instead, some Black Taxpayers get more demands from recipients. It must be understood that these young black professionals also have their own aspirations. These aspirations are often put aside for the benefit of the family to ensure the survival of the household- it would be comforting for Black Taxpayers to know and see that their sacrifices are acknowledged.

### **Black Tax as an apartheid legacy**

Many respondents (30) argued that Black Tax is the legacy of apartheid because black people were financially marginalised and systematically kept out from development opportunities. There is no doubt of how much apartheid laws have continued to play out in black people's lives even after almost three decades of its abolishment. Inequality in all its forms, still ensures that black people are

unemployed, poor and lack upward social mobility. It is difficult to motivate young people to further their studies when there are so many unemployed graduates, who also lack capital for starting businesses.

*Our grandparents and parents never had opportunities to improve their lives. R1*

*Black communities were economically disadvantaged, and they couldn't study or achieve personal goals. R6*

*Because we do not grow with any trust funds. R12*

*Given our history as black Africans, as far as economic disparities are concerned, yes, Black Tax remains the legacy of apartheid. R20*

*No, even before apartheid era black people were taught from a young age to grow up and take care of their families. R25*

*No, maybe the term might come from that period, but the act of giving dates way back. R26*

### **Long-term investments**

Approximately twenty-six employed graduates that were interviewed for this study did not have any form of investment, with a few who had endowment policies. Netshitenzhe and Lings (2020) assert that savings rate in South Africa is low and has been for decades, low-income households spend all their earnings on necessities and are left with too little for savings. They further note that “75% of workers are the sole income providers for their families”, which increases dependency on government grants since many people are unemployed (Netshitenzhe and Lings, 2020:09). “The high and increasing dependency on government for social security over the years has also affected government’s ability to save” (Netshitenzhe and Lings, 2020:09).

South Africa has had low savings for many decades which has resulted in high unemployment rate that has ultimately led Black Taxpayers to spend more money on the recipients. A low savings rate for a country means low economic growth and an exaggerated “possible exposure to episodes of turbulence in international financial markets” (Netshitenzhe and Lings, 2020:15).

### **5.1.3 Consequences of the relationship between Black Tax, poverty, and educational levels**

#### **Black Tax and debts**

Many (forty-five) of interviewees in this study admitted that they had debts because of sharing their incomes with their families. Debts have been generally described as modern-day slavery where people spend way more than their disposable income and end up having health problems because they no longer cope and are unable to settle their debts. Debts negatively impact savings since people spend money they do not have. Stated differently, “higher debt because of increased credit availability means that households must dedicate a rising proportion of their income to servicing debt in lieu of saving” (Netshitenzhe and Lings, 2020:11).

People need financial education to be able to avoid being overburdened by debts. The ability to manage debts determines the overall success of a person. Mhlanga and Denhere (2020) observe that males have more exposure to financial products than women, mainly because more South African households are male headed. This might also indicate why females have lesser debts than their male counterparts.

*We do not have emergency funds or savings. R12*

*In debts because loans taken out to pay school fees. R13*

*If the payer is not financially disciplined and does not stick to the budget, yes it can cause debts. R20*

*Yes, for example when you go for a loan in order to bury your deceased extended family member. R24*

*Yes, in some cases the payer does not earn enough but still feel obligated to provide and end up taking loans. R25*

*Yes, because paying Black Tax may leave you broke so you put yourself in debt by borrowing money. R29*

*Yes, because as a payer you have to take full responsibility for your family, therefore, if someone dies you have to bury them and you have to take out a loan if you do not have money. R31*

*Yes, having to send money home to an extent that you cannot meet your own needs. R39*

### **Things that discourage Black Taxpayers**

Interviewed respondents tabled lots of reasons that discouraged them in paying Black Tax, a few are quoted below:

*Inability to meet our own needs and have savings. R2*

*Drastic demands by family members and not reaching mutual ground. R3*

*Not being assisted by other working siblings. R12*

*When you see people, you are helping not doing anything for themselves, but always waiting for you to provide. R14*

*If those you are supporting, do not show any support or gratefulness whatsoever. R21*

*Drowning in debts and not progressing or achieving his/her personal goals. R25*

*Seeing people using the money irresponsible, not being appreciated by the receiver or recipients. R29*

*The recipients getting used or rather let me say getting comfortable with being recipients. Recipients feeling entitled to the payer's money. R36*

Nineteen of the interviewees complained about not being appreciated by the recipients, but they knew that by giving portions of their income to their parents they were improving living standards of their families and curbing poverty. It is evident that Black Tax sometimes encourages dependency where people become comfortable with being recipients and cease to find ways to earn income.

### **Obligated to pay Black Tax**

Thirty-nine respondents indicated that they felt obligated to assist financially at their homes. Black Taxpayers pay this tax for different reasons, but mostly because they do not think they have a choice and cannot enjoy life while their parents and siblings struggle for basic needs. Some respondents said they were assisting out of love, while others indicated that they pay Black Tax to avoid disputes.

*No, I am doing it out of love. R7*

*No, I do not feel obligated because it is my duty. R12*

*There is no dustbin for family, they are your family forever you might as well assist where you can. R13*

*If I do not help, I will be a bad person to my family. R14*

*Yes, it is my obligation, it is my family and my siblings they do not have financial opportunity that I have and there is no other person that I can hand them over to. R20*

*Yes, a family is a person's most important thing and if you are able to help financially, you should do so because they would also do the same for you. R25*

*Yes, if I do not help, I will be a bad person to my family. R30*

*Yes, because I am the eldest son at home. R31*

*No, I do not because people must move away from this tendency of expecting without knowing that they will be given or not, rather have hope and not demand. R32*

*Yes, I am obliged to help at home because I am the only one who is working. R36*

*Yes, they may go hungry if I do not help because they have no other source of income. R39*

Judging from the above responses for a person to look after their family, it takes courage and how one was raised comes into effect. Black children grow up knowing from a very young age that they must be successful partly for themselves but mainly for their parents. Masinga (cited in Mhlongo, 2019:146) blatantly points out that “the expectations of black parents and their need to live a life that looks good to others also creates an emotional tax on black professionals”. Some parents really need their children's money, but some tend to forget that their children also must live their lives. There is an undeniable conclusion that a lot of great things are associated with Black Tax such as alleviating poverty and developing other people for a better future for all.



#### **5.1.4 Strategies that can be employed to try and change the relationship between Black Tax, poverty, and educational levels**

Interviewed respondents in this study had interesting suggestions about things that can be done to relieve financial pressure that black professionals live with. Many respondents indicated that people should live within their means and not compete with their peers because their family circumstances are not the same. They advised that people should try and have second incomes as their salaries are not enough, because of the extensive responsibilities that they have. Being the only breadwinner at home is exhausting and emotionally taxing.

*Start a business as a second income generator and draw budget plans, monthly. R3*

*Set boundaries with your family and get help and good financial advice. R6*

*Have an open and honest conversation with your family about money. R8*

*Get every family member involved in ideas of saving money. R13*

*Create other strings of income; getting proper financial education, budgeting, open communication with family members on what you can afford. R20*

*I think it is better to be upfront with the family and tell them how much you can provide to prevent failing to make ends meet. R25*

*They must only provide what they can and avoid overpaying because that may leave them in debts. R29*

Respondents further pleaded that family members must be considerate and stop making absurd demands on the Black Taxpayer. Some suggested that government must introduce entrepreneurship modules to every university

course, as most of the black graduates only rely on employment for source of income. Yes, not everybody is business-minded, but those entrepreneurship modules would come in handy during difficult times where there is scarcity of jobs. Many respondents suggested the government should create more job opportunities as a way of addressing injustices of the past. South Africa is currently at its lowest with the high inflation rate and almost no job opportunities and black people are currently at the receiving end of the brunt of economic decline. The COVID-19 pandemic only added to the already adverse economic conditions. One respondent argued that there is nothing that the South African government can do to curb Black Tax.

*Since they are failing to fix the land issue (which is the biggest injustice of the past) I do not think there is much they can do. R25*

## **5.2 Quantitative Data Presentation and Analysis**

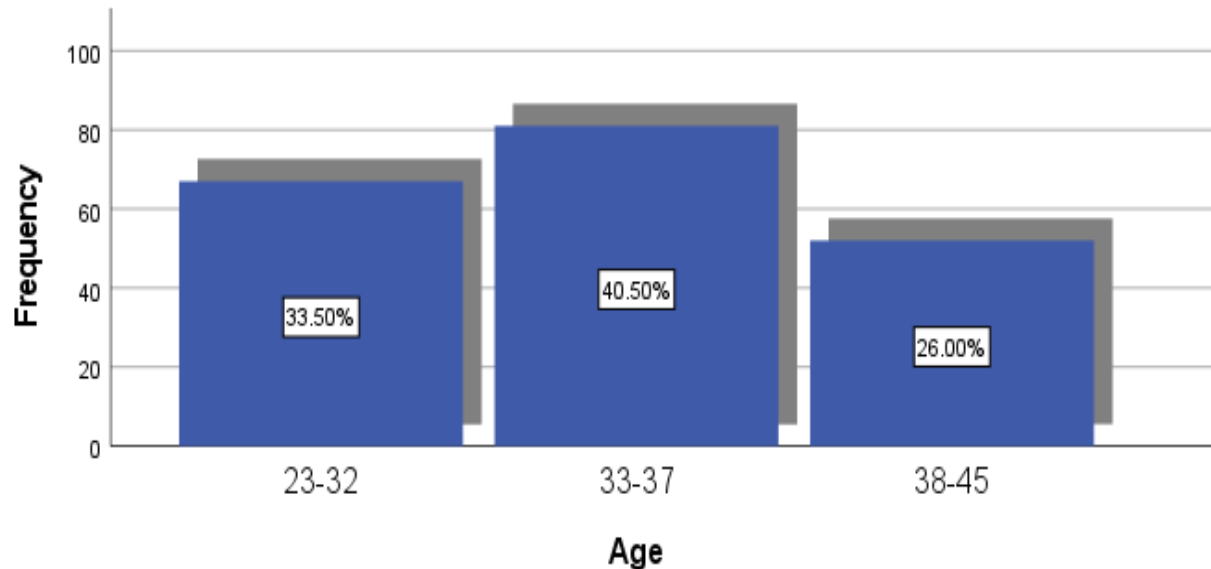
Quantitative data was gathered from 200 Black Taxpayers using close-ended questionnaires. The qualitative respondents were not used for quantitative data collection. The questionnaire had five sections, namely, demographic profile of respondents, the relationship between Black Tax, poverty, and educational levels, causes of the relationship between Black Tax, poverty, and educational levels, consequences of the relationship between Black Tax, poverty, and educational levels, with the last section being the strategies that can be employed to try and change the relationship between Black Tax, poverty, and educational levels.

### **5.2.1 Demographic Data**

The researcher collected demographic data from respondents to have a better understanding of the people under investigation and the data assisted in analysing their lived Black Tax experiences. The analysis of data showed that 50% of the respondents were males and 50% were females who successfully completed their questionnaires and returned them on the specified timeframe.

Gender was an important variable in studying respondents' lived experiences with the investigated phenomenon as it is quite indiscriminative.

Figure 3: Age of respondents



The age of respondents who participated in this study is revealed in Figure 3 above. These age groups were chosen because most of the people in these age groups are much affected by Black Tax, and some indicated that they were employed relatively late and were still trying to make up for the lost time and it is increasingly difficult because they also must take care of their families. Figure 3 shows the majority (40,5%) of respondents were between the ages of 33-37 years, followed by 33.5% of respondents between the ages of 23-32 years and 26% were respondents in their early middle age phase.

Table 3: Marital status of respondents

Marital status		Frequency	Percent
	Single	123	61.5
	Married	62	31.0
	Divorced	9	4.5
	Widowed	6	3.0
	Total	200	100.0

Table 3 above presents the marital status of respondents. Unmarried respondents made 61.5% of this study sample. Galal (2022) asserts that almost 55% of men were classified as single in South Africa against 48% of females who were single in 2021. This statistic justifies most respondents being single as it is evident that marriage is getting scarce because more than half of the respondents in this study were single. 31% were married respondents, 4.5% and 3% were divorced and widowed respondents, respectively. Furstenberg (2020:364) contends that “marriage now takes place later in life in virtually all nations with advanced economies and, not uncommonly, it is delayed indefinitely”. He further notes that cohabitation has increased sharply almost as an alternative to matrimony.

Figure 4: Level of education of respondents

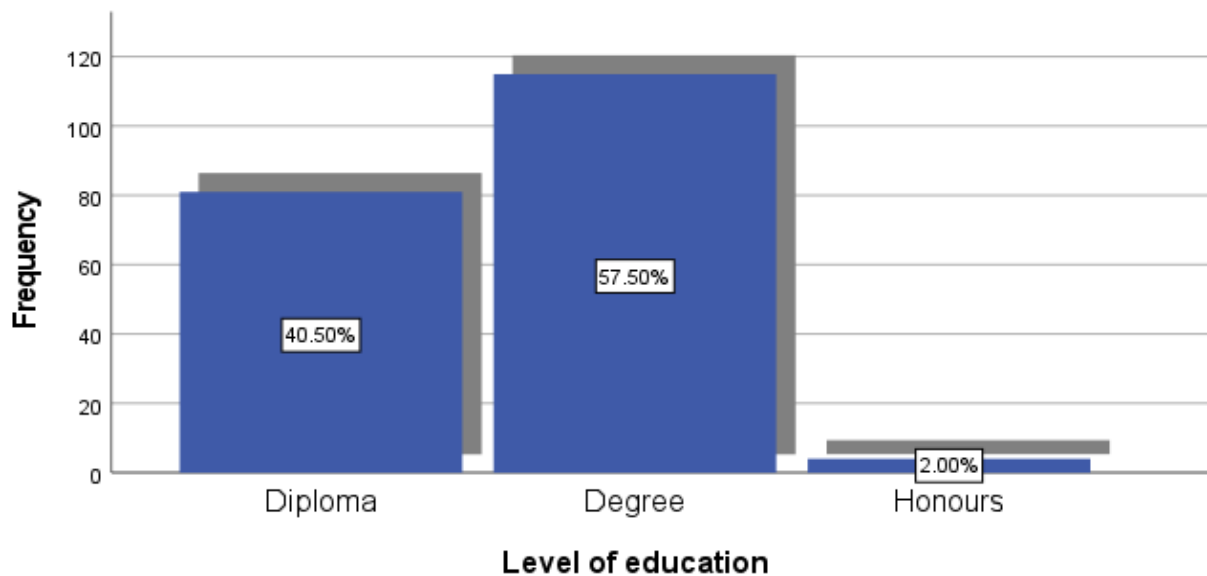


Figure 4 reflects level of education of respondents. 57.5% of the respondents had degrees while 40.5% had diplomas and only 2% of respondents had honours. “Education and training are fundamental to addressing the supply side of the labour market. If work-seekers do not have the skills that employers require, they will struggle to find work. A more skilled workforce is likely to be reflected in the skills profile of the employed, with corresponding higher rates of productivity, remuneration and standards of living” (Statistics South Africa, 2019:14).

Table 4: Religious affiliation of respondents

Religious affiliation		Frequency	Percent
	Christian	115	57.5
	Traditional	47	23.5
	Traditional and Christian	36	18.0
	Muslim	2	1.0
	Total	200	100.0

Table 4 above displays statistics of the respondents' religions. Christian respondents dominated with 57.5% followed by respondents who only believed in their traditional religious faith made up 23.5% of the study sample. These statistics show that black people find it difficult to stay true to their origins. To support the above statement, Southall (2016:25) notes that "to ensure that Westernisation endured, missions formed their own Christianised communities – known in Natal as amakholwa or 'believers'- often settled on mission-owned land isolated geographically from non-Christian neighbours. The relations between Christian and non-Christian were often strained and discouraged by the missionaries, who believed that indigenous African customs were backward if not actually sinful".

In the same vein, Ndletyana (2014:05) indicates that "*amakholwa* and *amogqobhoka* (the civilized ones) in Natal and Cape respectively, were employed in then emerging colonial state and its supporting missionary enterprise as teachers and priests; dressed-up in western clothing; embraced English culture; prided themselves in their command of the English language and familiarity with its literature; and reveled in playing cricket and tennis". Many black people are still trying to fit in the 'Westernisation' that was initially introduced by settlers and losing who they are in their self actualisation process.

Spirituality is an imperative part of the holistic approach of caring for one's mind and body, for an individual to acquire peace, health, and purpose in life. Nevertheless, an individual can be spiritual but not religious- they are free to fully embrace their cultures and also find ways to enhance their spirituality.

Figure 5: Health status of respondents

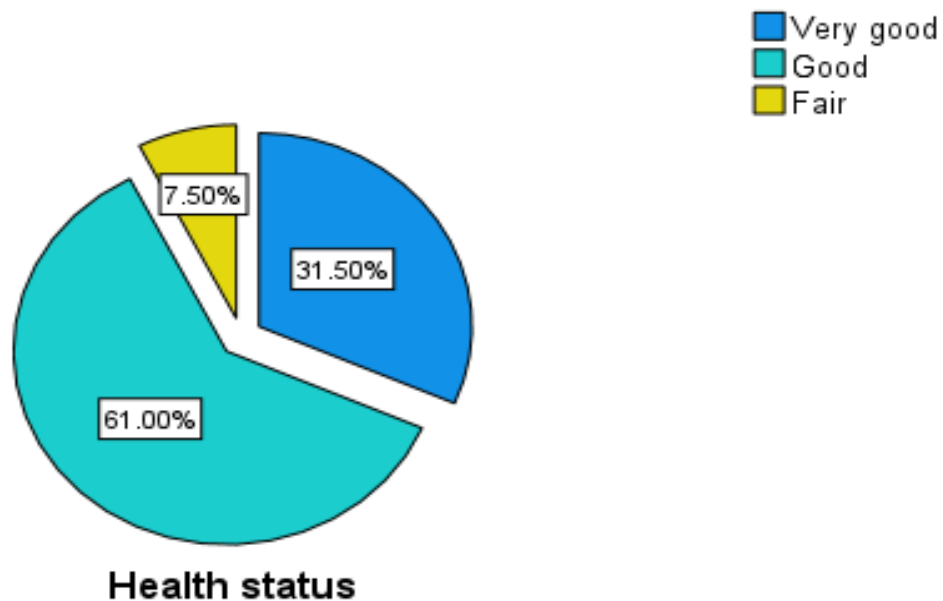
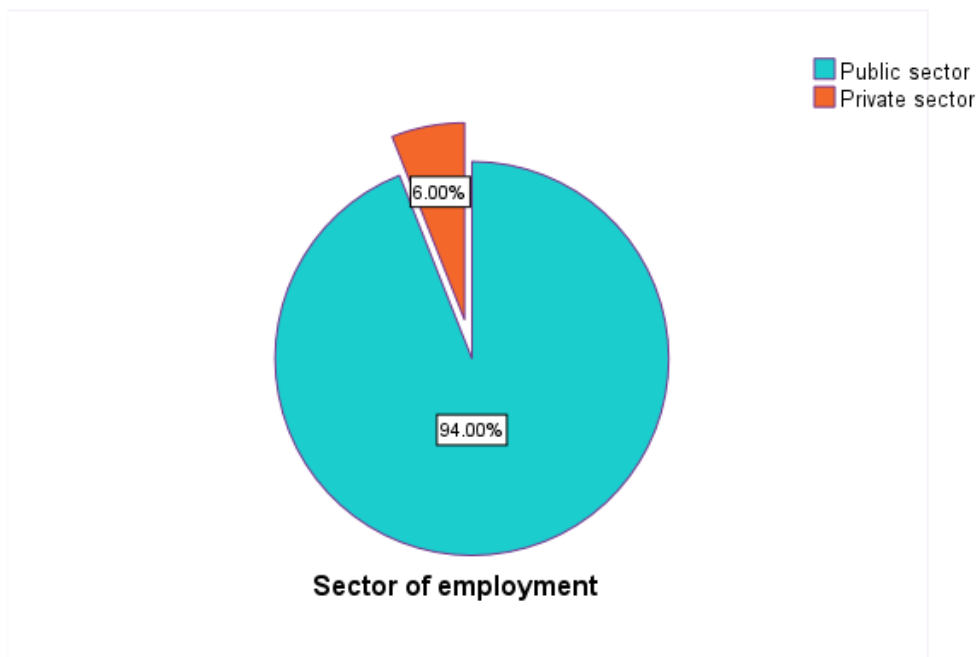


Figure 5 above reflects the health status of this study's respondents. Respondents in this study enjoyed relatively good health. Accordingly, 61% of the respondents claimed to have good health, while 31.5% reported that they have great health, whilst a minimum of 7.5% of respondents said they had fair health. This means that respondents generally take good care of themselves in trying to prolong their lives by engaging in healthy lifestyles. As far as physical activity was concerned, the study noted that the majority that is just more than an average (56%) number of respondents in this study reported that they were physically inactive, 23.5% said they exercised on a weekly basis whilst 12% and 8.5% of respondents exercised daily and fortnightly, respectively. Some respondents noted that they knew the benefits of exercise, but they just could not bring themselves to start the process. The World Health Organization (2016) and Allender et al. (2008) note that physical activity reduces the risk of cardiovascular disease, hypertension, diabetes, and some cancers.

An overwhelming 94% of the respondents in this study worked for the government and only 6% of them worked for the private sector as depicted in Figure 6 below. Most respondents indicated that they preferred the public sector because it offers job security and retirement benefits. There were no respondents who were entrepreneurs although some agriculture graduates indicated that they would one day quit their jobs and start their own businesses in their respective fields.

Figure 6: Sector of respondents' employment



85.5% of Black Taxpayers who participated in this study said they did not have any side opportunity to supplement their salaries. Many respondents had brilliant ideas of how they would generate extra income, but they complained about not actually having the funds to invest in their business ideas. Some acknowledged that they did not need a lot of money to start their side business activity, but they were just not financially credit worthy since a lot of money is expected from them by their families. While some mentioned that they had just started working and they were still renovating their homes. 14% of respondents claimed that they had already started generating extra income for themselves



and were happy with their respective decisions. However, 42% of respondents earned between R10000-R14000 per month.

Figure 7: Respondents' monetary contributions to Black Tax

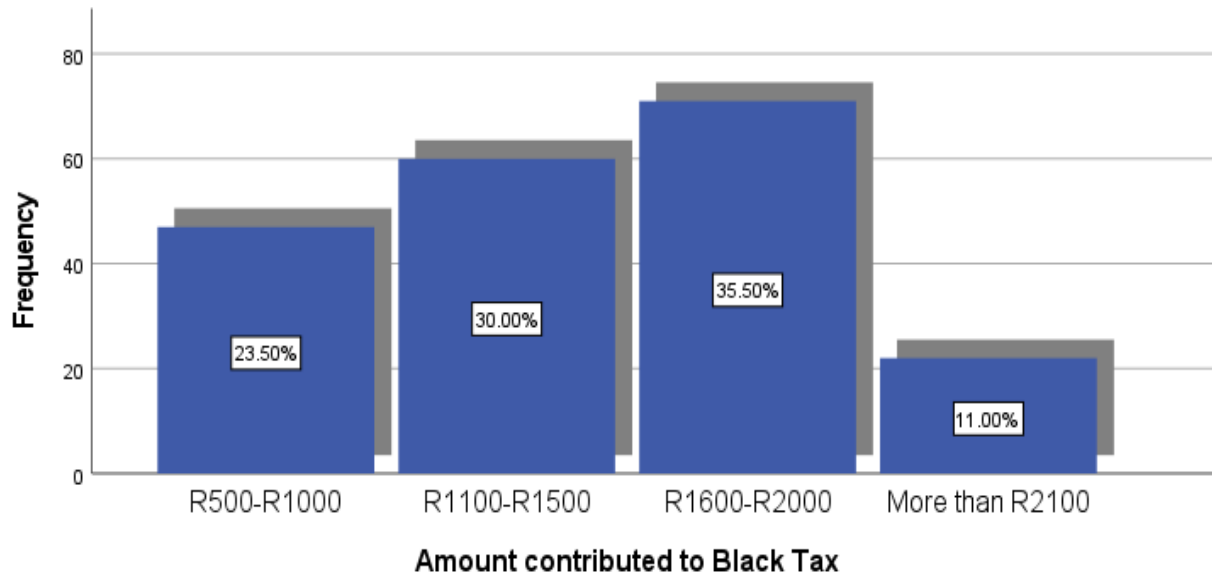


Figure 7 above displays the amount of money that respondents contribute towards their Black Tax obligations. 23.5% of respondents pointed out that they gave their families a maximum of R1000, 30% said they contributed a maximum of R1500 while 35.5% and 11% were respondents who contributed R2000 and more than R2100, respectively. The study noted that the higher the person's salary, the higher their contributions. Mrwebi (cited in Mhlongo, 2019:118) confirms the above statement by writing that “Black Tax follows you everywhere because the more money you earn, the more you are expected to give”.

82% of respondents noted that they gave monthly allowances to those who depended on them, because Black Tax is included in their payday budget. 84.5% were respondents who had dependents whilst some respondents explained that even though they did not have biological children of their own they still considered their parents and siblings their dependents as they basically do what they can for them. 84.71% were respondents who claimed to have between 1-5 people who financially depended on them.

### 5.2.2 The relationship between Black Tax, poverty, and educational levels

There is no doubt that Black Tax is a form of money redistribution for black people in South Africa. This money redistribution ensures that basic needs are provided to those who do not have the means to take care of themselves. According to the demographic data of this study no matter how small the amount of money a person earns; they always share it with their needy family members. This sharing proves that Ubuntu is still very much part of black people's lives. Letseka (2012) notes that Ubuntu compels individuals to be caring, share resources, have compassion, be kind and be generous to one another.

Figure 8: Respondents who knew what Black Tax is

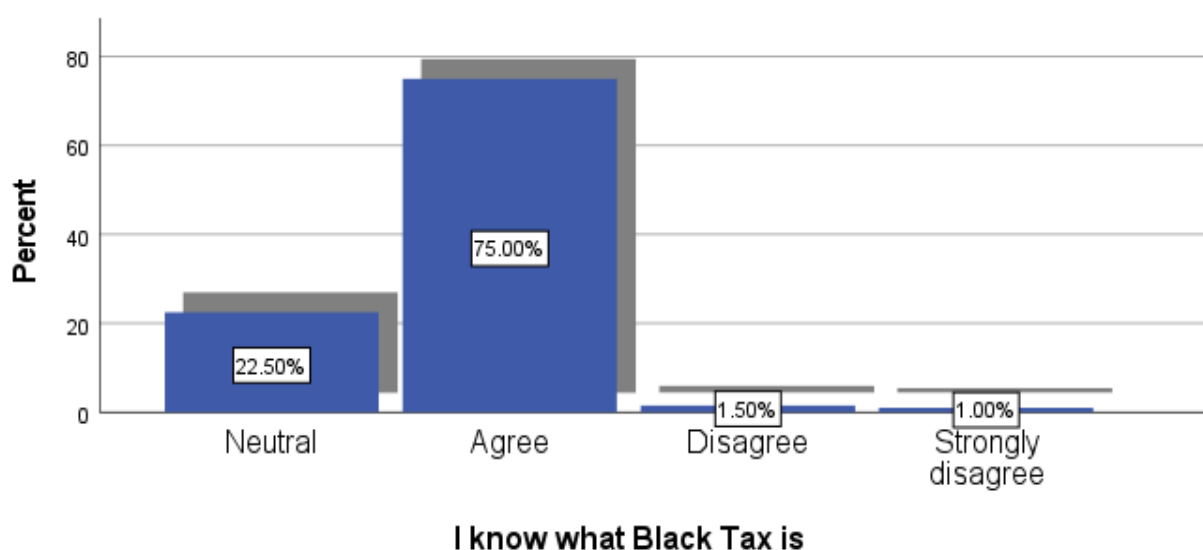


Figure 8 above depicts the respondents' knowledge of Black Tax. Most respondents claimed they did not know what Black Tax is since it is relatively a new term, but after they sought clarity 75% of them said they knew what it was, and some would start reliving their Black Tax experiences. 25.5% of respondents were neutral, while 1.5% and 1% said they did not know what Black Tax was. Black Taxpayers' responses had a weak positive correlation with gender (0.000), this means the assumption made in chapter one about a significant difference between males and females regarding their Black Tax knowledge is correct. The mean average rating was 1.81 and standard deviation of 0.495.

Figure 9: Black Tax affects educated people

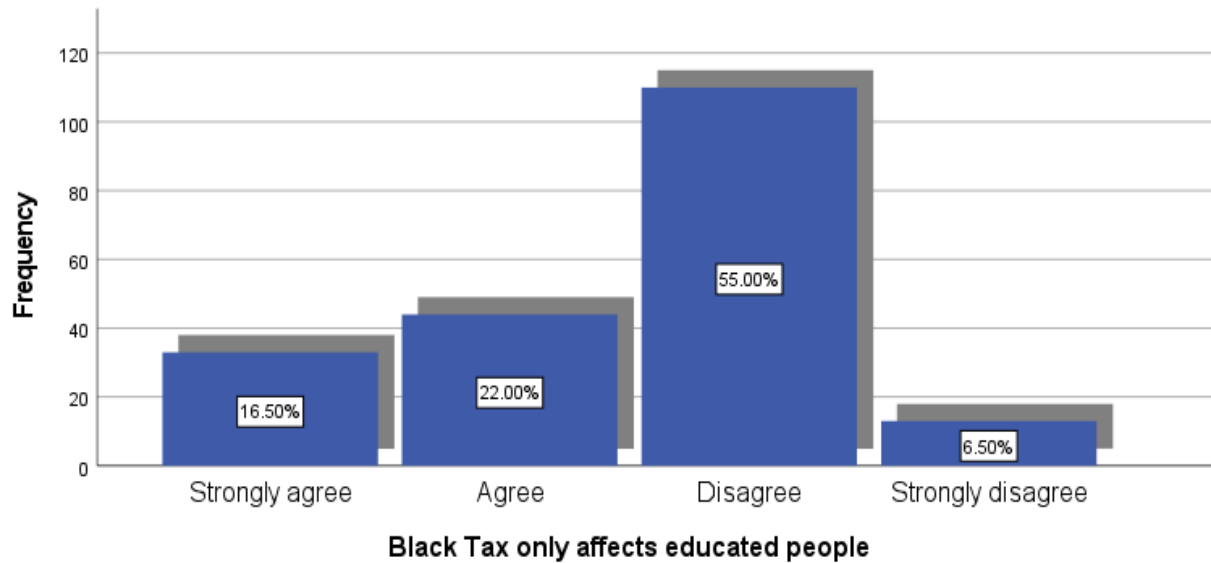


Figure 9 above reflects people who are affected by Black Tax. Respondents of this study all had higher education qualifications, but most of them acknowledged that they were assisted through school by uneducated people who were unskilled labourers and in some cases were not even their parents. Most respondents were the first ones to graduate from a higher education institution, this means that they were the first people to acquire middle-class status in their families. 55% disagreed and 6.5% strongly disagreed with the notion that Black Tax only affects educated people. 16.5% and 22% of respondents strongly agreed and agreed respectively with the notion that Black Tax only affects educated people.

Most respondents clarified that Black Tax affects every person who is working whether they are educated or not. To supplement the above statement, Mrwebi (cited in Mhlongo, 2019:116) claims that “I got my first taste of Black Tax when I was in high school and started waiting tables at a fast-paced restaurant in Cape Town’s southern suburbs”. This shows that as soon as a black person starts working, the responsibilities start, irrespective of one’s age.

The responses of Black Taxpayers negatively correlated with gender (-0.042). This finding confirms the hypothesis that was made in chapter one which stated that there is a significant difference between males and females based on their relationship with Black Tax, poverty, and educational levels. The mean average was 2.52 and standard deviation of 0.845. This means there is no significant relationship between gender and effects of Black Tax based on education.

Figure 10: Black Tax only exists amongst black people

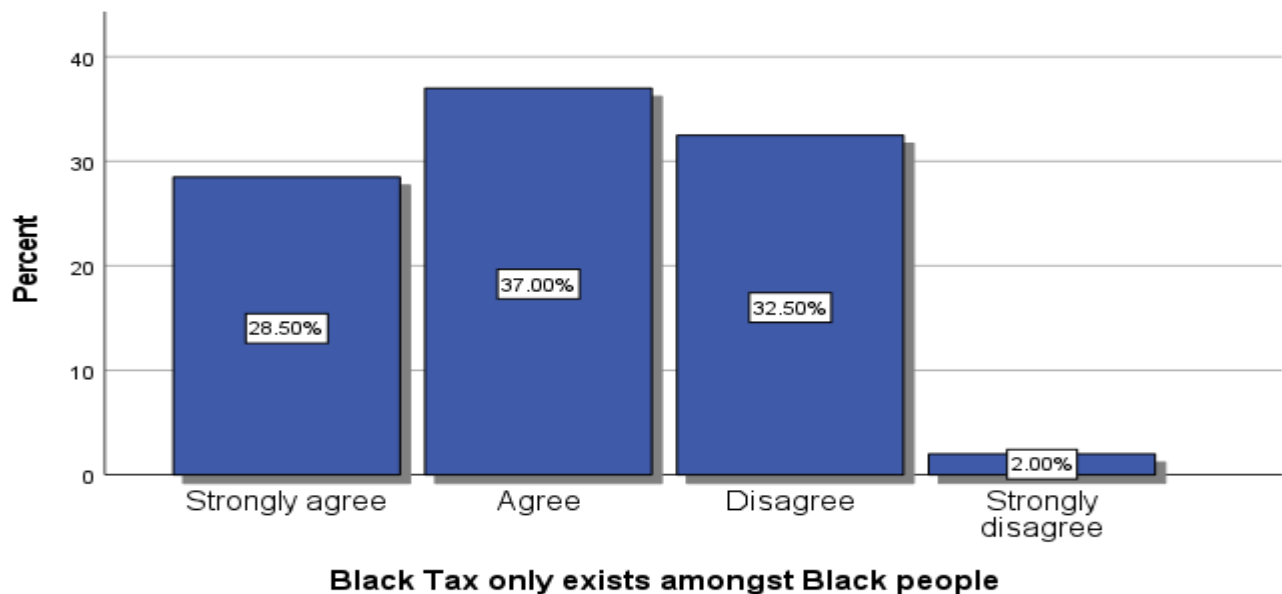


Figure 10 above depicts the prevalence of Black Tax by race. Cumulatively, the majority (65.5%) of respondents agreed and strongly agreed that Black Tax primarily exists in the black community. The overwhelming Black Tax presence amongst black people has been thoroughly discussed in previous chapters, with apartheid being the main cause of the unpleasant experiences experienced by most black people in South Africa. The scourge of corruption in the post-apartheid era by political leaders has only exacerbated black people's disheartening circumstances. 32.5% of the respondents disagreed and 2% strongly disagreed that Blacks are only people living with Black Tax. They mentioned that Coloureds and Indians also experience it as they were also previously disadvantaged.

The responses of Black Taxpayers showed a negative correlation with gender (-0.012). The significant difference that exists between these variables confirms the assumptions made in chapter one. The average mean score was 2.08 and a standard deviation of 0.829. These results show that there is a significant difference between these two variables.

Figure 11: I enjoy my money to the fullest

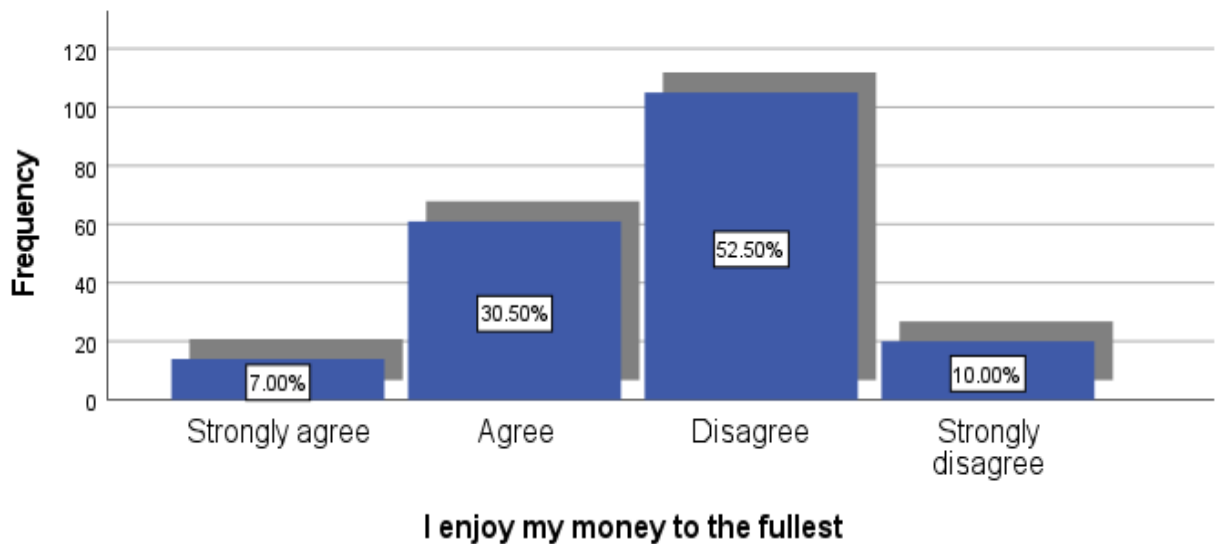
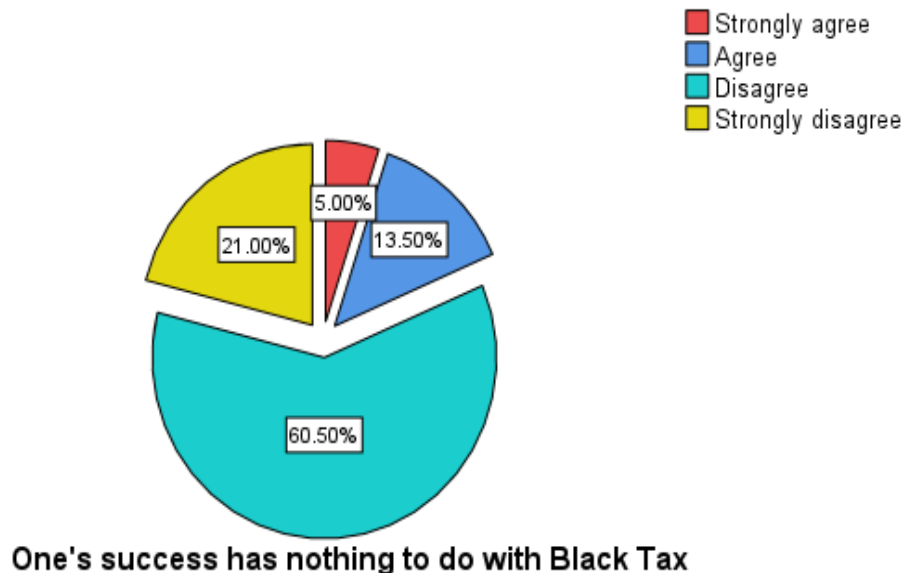


Figure 11 above displays the extent of respondents in this study who enjoy their money in percentages. Many respondents claimed that they did not enjoy their money due to their Black Tax commitments. They even pointed out that they often disregard their personal wants to fulfil those of their families. 30.5% and 7% were respondents who agreed and strongly agreed to enjoying their money, while 42.5% and 10% were respondents who disagreed and strongly disagreed to enjoying their hard-earned money.

Most respondents who noted that they did not enjoy their money were those who were the only ones working in their families and were mostly first graduates in their families. Employed firstborns also claimed to play a huge role in ensuring that their siblings are financially taken care of. Firstborns are often referred to as 'deputy parents' because they really execute this role magnificently. There is

a significant difference between gender and enjoyment of income because there is a negative correlation (-0.047) between these two variables, which confirms the assumptions that were made in chapter one. 2.66 was the average mean and a standard deviation of 0.754.

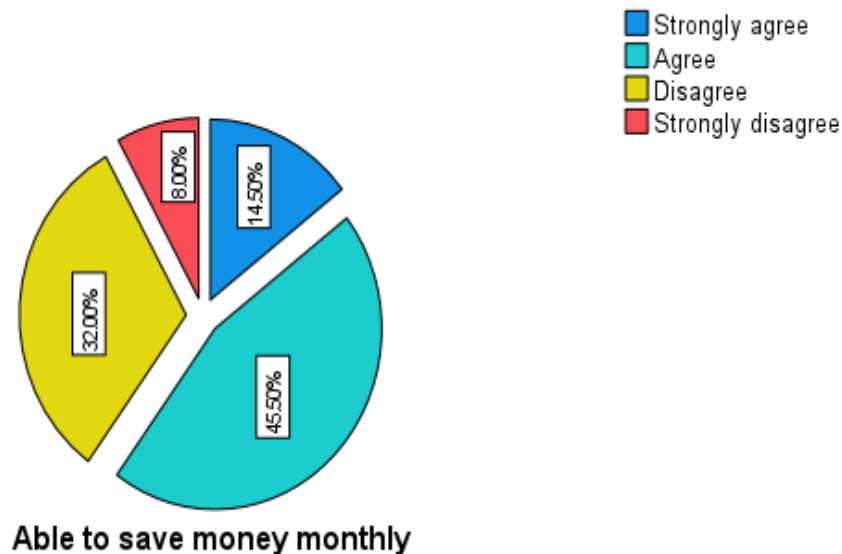
Figure 12: One's success has nothing to do with Black Tax



More than half of respondents in this study disagreed (60.5%) and 21% strongly disagreed with the statement implying that Black Tax plays no part in one's success stories. They noted that they got their qualifications through the financial help from siblings and some were assisted by extended family members, even though the majority of respondents were funded by the National Student Financial Aid Scheme (NSFAS), they also needed financial assistance for clothes, toiletries and sometimes rent as the Scheme only covered tuition and food for others. Figure 12 above reflects answers of respondents on whether Black Tax has played an active part in their success or not. 13.5% of respondents agreed and 5% strongly agreed that Black Tax played no part in their success, these were respondents whose parents were educated and employed. The responses of Black Taxpayers negatively correlated with gender (-0.075). The significant difference that exists between males and females confirms the assumptions

made in the hypothesis of this study. The average mean was 2.98 and a standard deviation of 0.740. There is a significant difference between these variables.

Figure 13: Monthly savings



Most (45.5%) respondents agreed that they were able to save money on monthly basis while 14.5% also strongly agreed that they were able to save with a cumulative percent 60 in affirming. Almost a third (32%) of respondents disagreed, and 8% strongly disagreed that they were able to save money. These results are depicted in Figure 13 above. Savings go a long way in ensuring that professionals stay on the middle-class status and good saving habits protect against slipping back to poverty. The responses of respondents had a negative correlation with gender (-0.030), there is a significant difference between middle-class males and females' savings habits which confirms the assumptions made in this study's hypothesis. The average mean was 2.34 and a standard deviation of 0.822.

Figure 14: Respondents not affected by Black Tax

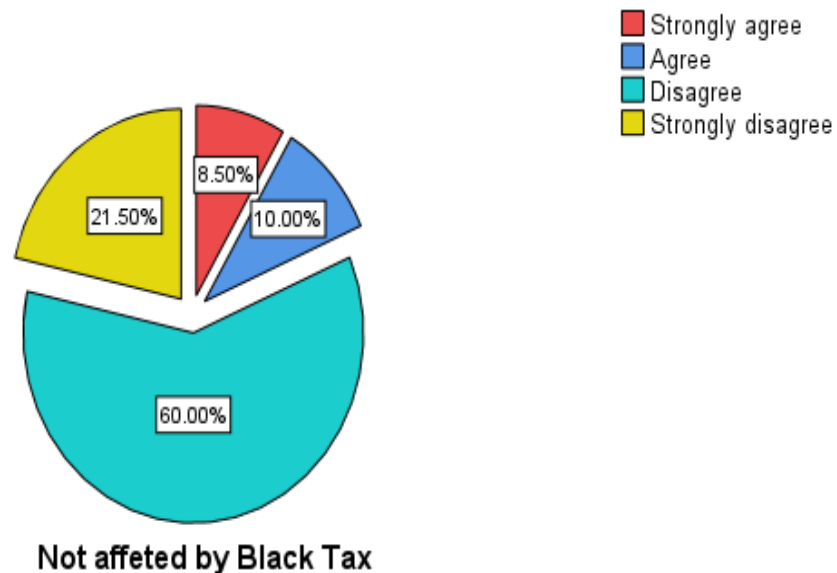
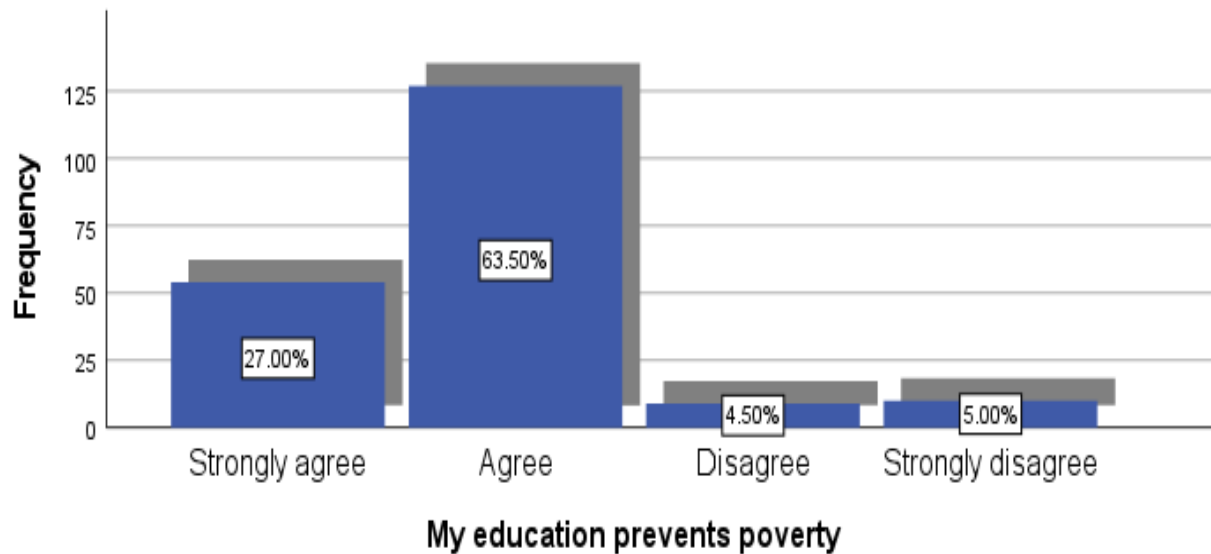


Figure 14 above presents responses of respondents on the statement of not being affected by Black Tax. Respondents who acknowledged being affected by Black Tax cumulatively made 81.5% of this study, with 60% and 21.5% being respondents who disagreed and strongly disagreed to not being affected by Black Tax. Only, 10% and 8.5% of respondents who agreed and strongly agreed to not being affected by Black Tax, these were mostly respondents who had professionals as parents, thus, not having financial responsibilities for others. The responses of respondents had a weak positive correlation with gender (0.019). This finding confirms the assumption made in the hypothesis, that there is a significant difference on how males and females are affected by Black Tax. The average mean was 2.95 and a standard deviation of 0.809.

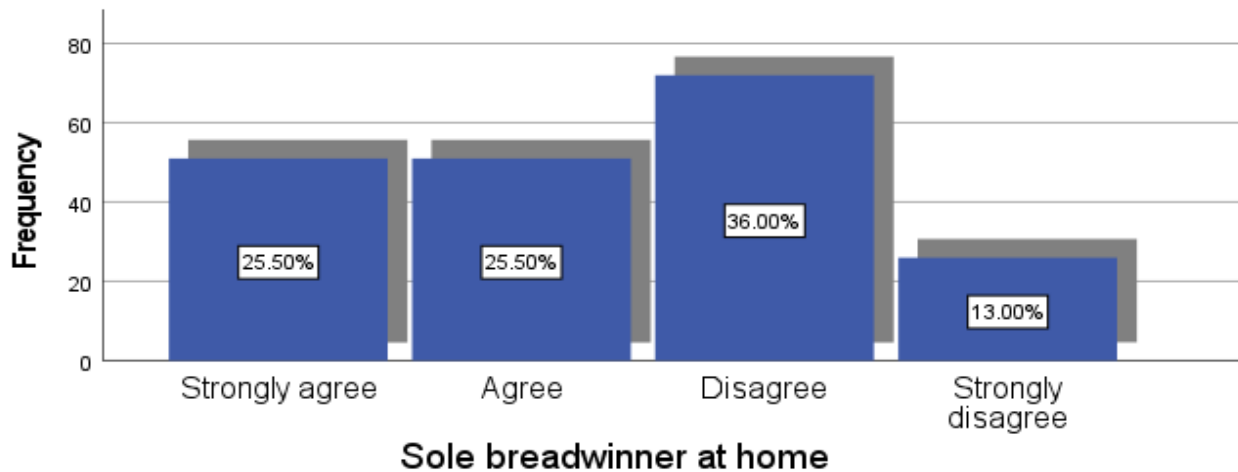


Figure 15: Being educated prevents poverty



According to Fongwa (2019:02) “in the South African context, inequality, poverty, and unemployment are the main scourges that affect contemporary society, as stated in the National Development Plan (NPC 2011). To address these challenges, higher education has been expected to play a levelling role in reducing most of the historic inequalities and to deliver on the promise of socio-economic mobility for the majority (Valley 2007)”. Respondents in Figure 15 above echo the above statements with the majority (63.5%) of respondents agreeing and 27% respondents strongly agreeing that their education prevents poverty as they can provide most of their family’s needs. Furthermore, only 4.5% and 5% of respondents disagreed and strongly disagreed to education preventing poverty. Figure 12 above displays the responses of respondents in percentages of education being able to prevent poverty. The responses of Black Taxpayers positively correlated on a weaker scale with gender (0.205). This finding confirms the assumption that was made in the hypothesis that a significant difference exists between middle-class males and females on their views about the relationship that poverty has with educational levels. 1.88 was the average mean score and a standard deviation of 0.708.

Figure 16: Sole breadwinner at home



This study was made up by 51% of sole breadwinners with 25.5% agreeing and 25.5% strongly agreeing to being the only people bringing in income in their homes. 36% of respondents disagreed, and 13% strongly disagreed to being the only ones employed in their families. Figure 16 above displays these results. The responses of respondents positively correlated with gender (0.944). The average mean was 2.37 and a standard deviation of 1.003.

Figure 17: Enjoy providing financial assistance to siblings

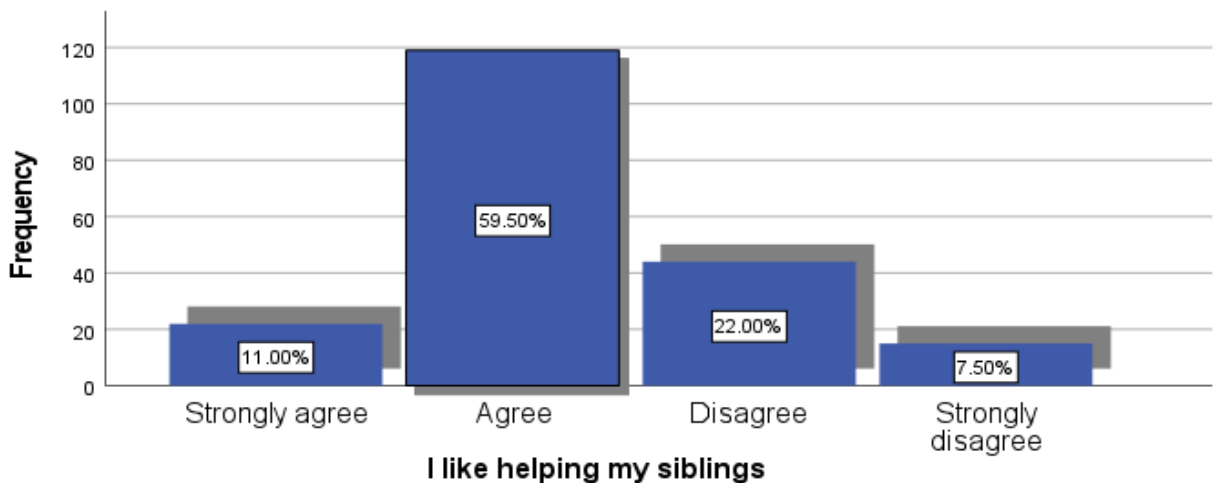


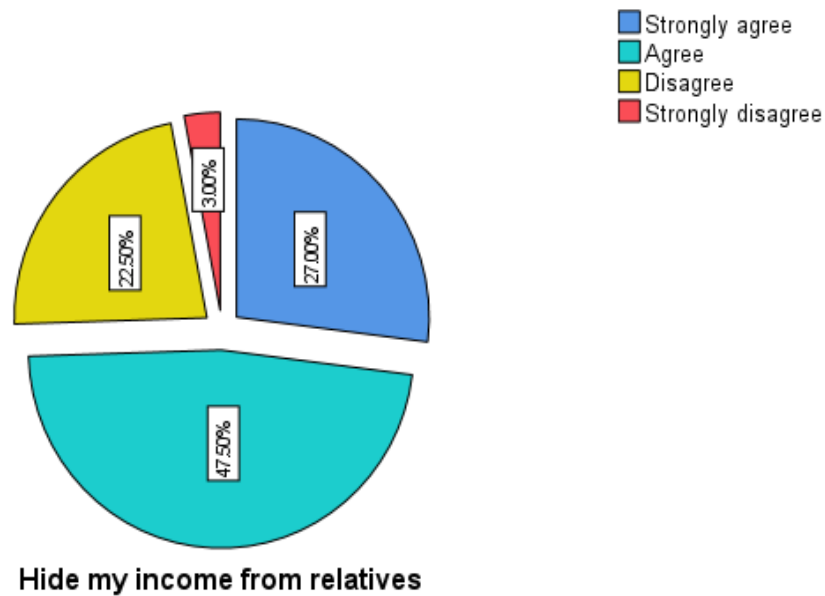
Figure 17 above reveals the responses of respondents in percentages of whether they enjoyed financially helping their siblings or not. Cumulatively, a significant majority (70.5%) of respondents indicated that they enjoyed providing financial assistance to their siblings. Furthermore, 22% of respondents claimed that they did not enjoy helping their siblings financially, while 7.5% of respondents strongly disagreed to providing financial assistance to their siblings. The responses of respondents negatively correlated with gender (-0.067). Hence, there is a significant difference between males and females when it comes to assisting their siblings as assumed in the hypothesis of this study. The average mean was 2.26 and a standard deviation of 0.752.

### **5.2.3 Causes of the relationship between Black Tax, poverty, and educational levels**

There may be many causes of the intimate relationship between Black Tax, poverty, and educational levels but unemployment takes first place as the main cause of this relationship. South African unemployment is unique and multifaceted as it predominately affects Blacks. It does not really matter whether a person is educated or not. The latter can be closely associated with corrupt individuals who hire people based on their connections rather than their qualifications.

Figure 18 below shows the percentages of respondents who hid the amount of their salaries earned from relatives. A total of 47.5% respondents indicated that they concealed their income from their relatives and 27% respondents strongly agreed to keeping their relatives in the dark as far as their money is concerned. Birnbaum (2015:03) notes that “anthropologists and sociologists say that some black South African millennials are starting to take the once rare step of hiding income from their relatives”. 22.5% respondents disagreed and 3% strongly disagreed to hiding income from relatives. Some Black Taxpayers revealed that letting their families know how much they earned would make recipients lower their expectations.

Figure 18: Hiding income from relatives



The responses of Black Taxpayers positively correlated with gender (0.070), this means there is significant difference between males and females when it comes to hiding their income from relatives. This finding confirms the assumption made in the hypothesis in chapter one. The average mean score was 2.02 and a standard deviation of 0.788.

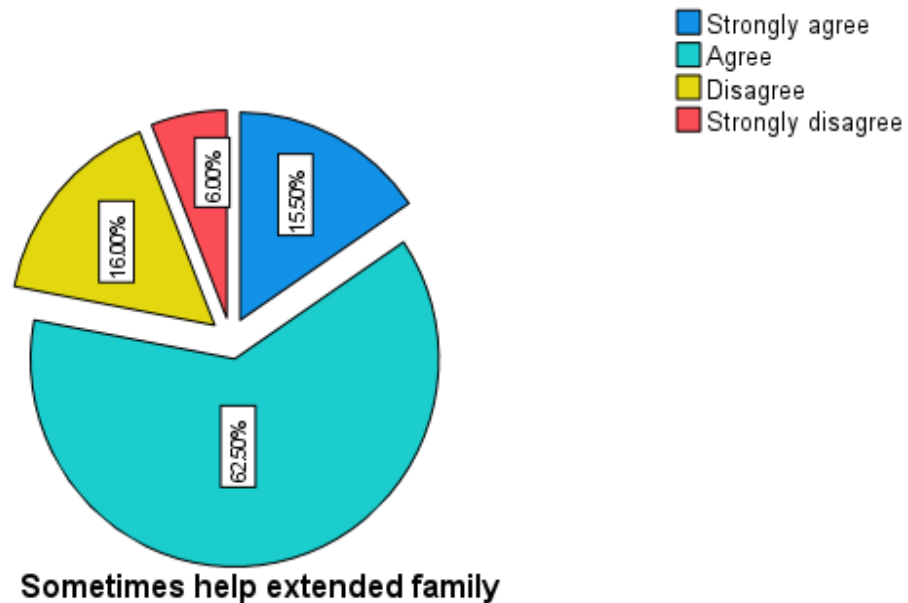
Table 5 presents obligation to support family by this study's respondents. Many (72%) Black Taxpayers agreed and strongly agreed to feeling obliged in supporting their families. Furthermore, only 18% disagreed and 10% strongly disagreed to having an obligation of financially supporting their families. These results reveal that many people support their families not because they want to, but because they think it is their duty to do so, mainly because their studies were funded by the people they now support. In most circumstances people give back because they see the need to assist and refuse to let their families suffer while they are in positions to help, and this proves the spirit of Ubuntu still exists especially in close kinship. In the same vein, Sibiya (2018:76) asserts that "Ubuntu plays a significant role in individuals sharing their income and

providing support for their families. This value compels individuals to provide support for their families, due to the community spirit that this value engenders. It is a value that resonates with many individuals”. The responses of respondents positively correlated with gender (0.010), there is a weak positive correlation between males and females based on sharing their income. This significant difference confirms the assumption made in the hypothesis. 1.98 was the average mean rating and a standard deviation of 0.992.

Table 5: Obligated to support family

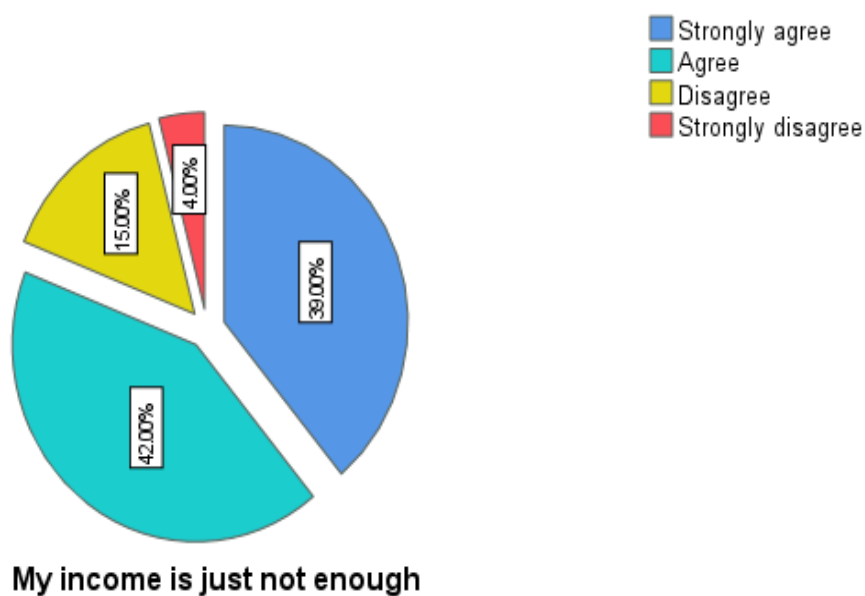
I feel obliged to support my family		Frequency	Percent
	Strongly agree	80	40.0
	Agree	64	32.0
	Disagree	36	18.0
	Strongly disagree	20	10.0
	Total	200	100.0

Figure 19: Financially assisting extended family



There may be several reasons why employed graduates feel the need to share their financial resources with extended family members. Firstly, Seekings, a sociologist at the University of Cape Town notes that black South Africans tend to have more responsibilities because they are likely to be brought up in extended-family households, consequently having more relatives to take care of (Birnbaum, 2015). Secondly, Blacks have more pressure because they unfairly deal with high unemployment, poverty, and inequality. More than half of respondents agreed to assisting extended family (62.5%), while 15.5% of respondents strongly agreed to providing financial support to extended family members. 16% disagreed and 6% strongly disagreed to financially assisting their extended family members. Figure 19 above reflects the responses of respondents on whether they financially assist extended relatives or not. The responses of respondents negatively correlated with gender (-0.061). The assumption made in chapter one, that a significant difference exists between males and females based on the assistance that they provide to their extended family members is correct. The average mean was 2.13 and a standard deviation of 0.736.

Figure 20: Not enough income



Only 19% of Black Taxpayers acknowledged that they earned enough money (15% disagreeing and 4% strongly disagreeing to not receiving enough income). Moreover, 42% of Black Taxpayers agreed to not earning enough money, while 39% strongly agreed to not receiving enough money. Figure 20 above reflects these results. Under normal circumstances, salaries are designed to fulfil the needs of nuclear family households. Black South Africans do not enjoy the benefits of being employed because they need to stretch their meagre salaries as far as humanly possible to cater for all the dependent relatives in their families.

Deghaye et al. (2014:09) note that “income disparities are wider in South Africa than in many other countries”. Respondents in this study can be justifiable when they claim not to be receiving enough money, because Daghaye et al. (2014) posit that one of the causes of income differences in South Africa is location. Generally, urban areas are known for providing better opportunities that improve standard of living and 100% of respondents were from a small rural town in the Eastern Cape one of the most struggling provinces in South Africa. The responses of respondents positively correlated with gender (0.073). The weak positive correlation proves the assumption made in the hypothesis true. A significant difference between males and females exists based on the sufficiency of their income. The average mean rating was 1.84 and a standard deviation of 0.823.

In Figure 14, 70.5% of respondents indicated that they enjoyed assisting their siblings financially, but Table 4 below proves that many of them get frustrated at times with helping others. 26.5% of Black Taxpayers strongly agreed to being frustrated by their obligations, 37% agreed to getting frustrated. Some indicated that they never got frustrated by their Black Tax obligations, with 29% of respondents disagreeing and 7.5% strongly disagreeing to ever getting frustrated by their Black Tax responsibilities. Table 6 below displays the responses of Black Taxpayers on whether they get frustrated by supporting their families or not. Sharing one’s financial resources is a good gesture and it can be associated with one of the values of Ubuntu (compassion), but no good deed goes unpunished as

most respondents acknowledged that they feel the strain of sharing their salaries. The responses of Black Taxpayers positively correlated with gender (0.050). This finding confirms the assumption that a significant difference exists between males and females based on the frustrations caused by Black Tax obligations. 2.17 was the average mean and 0.910 was the standard deviation.

Table 6: Frustration caused by Black Tax obligations

I sometimes feel frustrated about my Black Tax obligations.		Frequency	Percent
Valid	Strongly agree	53	26.5
	Agree	74	37.0
	Disagree	58	29.0
	Strongly disagree	15	7.5
	Total	200	100.0

43.5% of Black Taxpayers agreed to having long-term investments, 17% strongly agreed and 35.5% disagreed and 4% strongly disagreed to having any kinds of long-term investments. Figure 21 below depicts the results. One of the middle-class characteristics is the ownership of property and long-term investments that can be used as security against bank loans. Long-term investments ensure protection against economic shocks. The responses of respondents in this study negatively correlated with gender (-0.121). This finding confirms the assumption that was made in chapter one, that a significant difference exists between middle-class males and females based on their possession of long-term investments. The average mean score was 2.27 and a standard deviation of 0.786.



Figure 21: Long-term investments

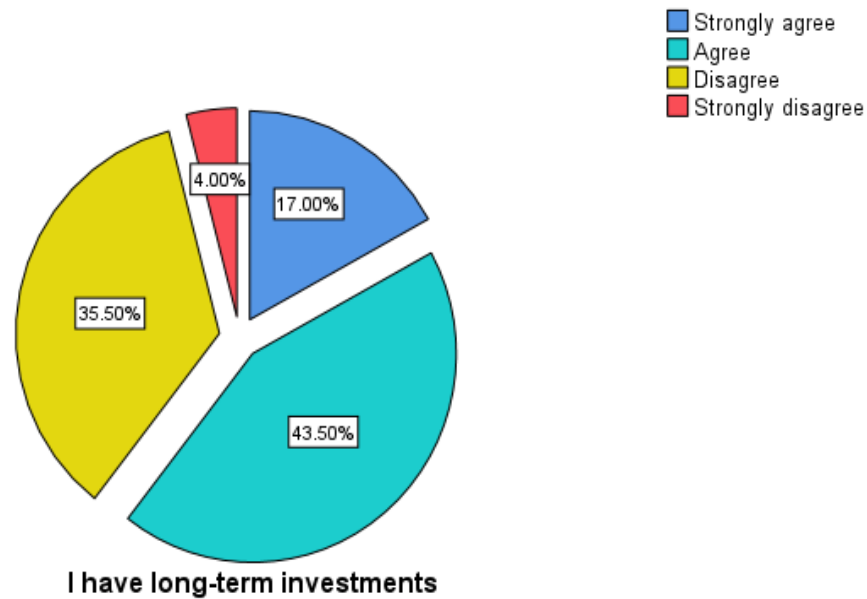
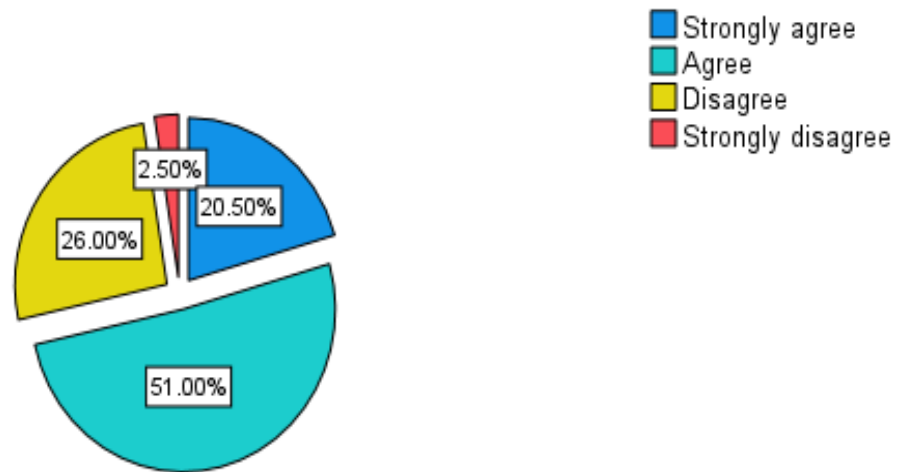


Figure 22 below illustrates results of Black Tax as part of Ubuntu. Generally, people have conflicted opinions as far as Black Tax is concerned. More than half of Black Taxpayers in this study agreed that Black Tax is part of Ubuntu (51%), while 20.5% strongly agreed that indeed it is Ubuntu. Approximately, 26% of Black Taxpayers disagreed that Black Tax is part of Ubuntu and 2.5% strongly disagreed with the statement. There was a negative correlation between respondents' responses and gender (-0.020). A significant difference exists between males and females based on the way they perceive Ubuntu. This finding confirms the assumption that was made in the hypothesis. 2.11 was the average mean and a standard deviation of 0.746.

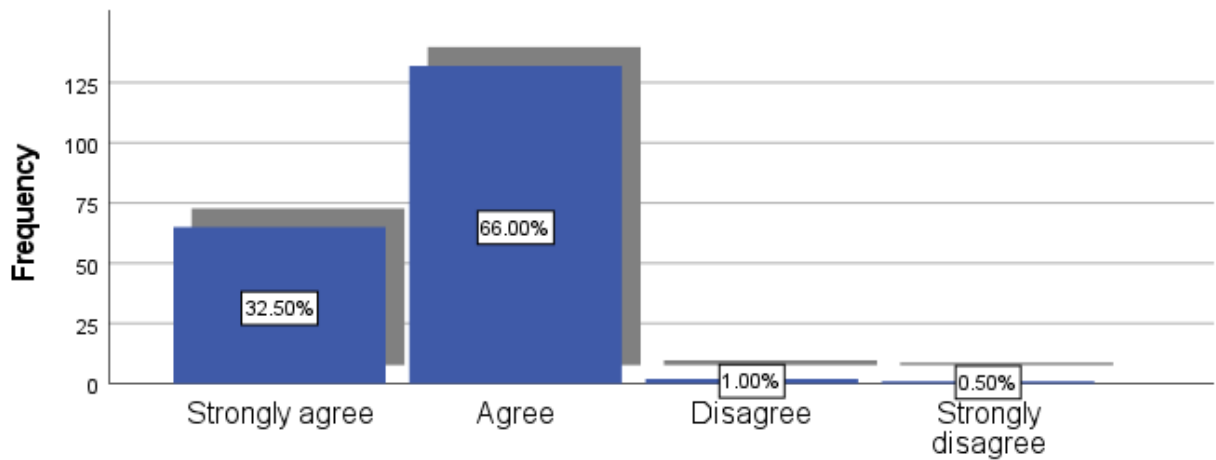
Figure 22: Black Tax is part of Ubuntu



### **I consider Black Tax as part of Ubuntu**

As one might expect, two-thirds of the respondents agreed that their families will inherit any investments they have (66%), 32.5% of respondents strongly agreed to letting their families be the beneficiaries of their investments. Less than 2% of respondents disagreed (1%) and strongly disagreed (0.5%) to their investments being inherited by their families. Figure 23 below shows the results of Black Taxpayers' investments being inherited by families. There was a negative correlation between responses of respondents and gender (-0.049). This negative correlation confirms the assumption that was made in chapter one, that there is a significant difference between males and females based on the inheritors of their investments. The average mean score was 1.70 and 0.513 was the standard deviation.

Figure 23: Family as investment inheritors

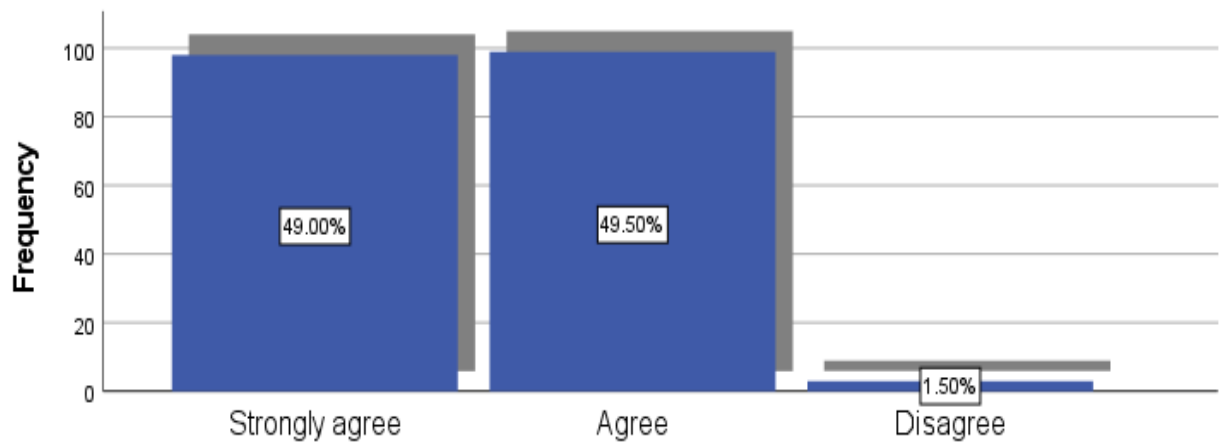


#### **Inheritors of my investments will be my family**

Figure 24 below displays the results of Black Taxpayers' determination to break the generational cycle of Black Tax. Almost 100% of respondents in this study agreed (49.5%) and strongly agreed (49%) to being determined to break the cycle of Black Tax. Moreover, an interesting 1.5% of respondents disagreed to being determined to break the cycle of Black Tax. These are people who have become indifferent, in despair and no longer dream of improving their surroundings. There may be lots of reasons behind this indifference, such as loss of faith in political leaders and the justice system as black people's lives have not drastically changed for the better in almost three decades of democracy.

There was a weak positive correlation between the responses of Black Taxpayers and gender (0.009). This finding confirms the assumption made in the hypothesis which assumes that a significant difference exists between males and females based on their determination to break the Black Tax cycle. The average mean was 1.53 and a standard deviation of 0.530.

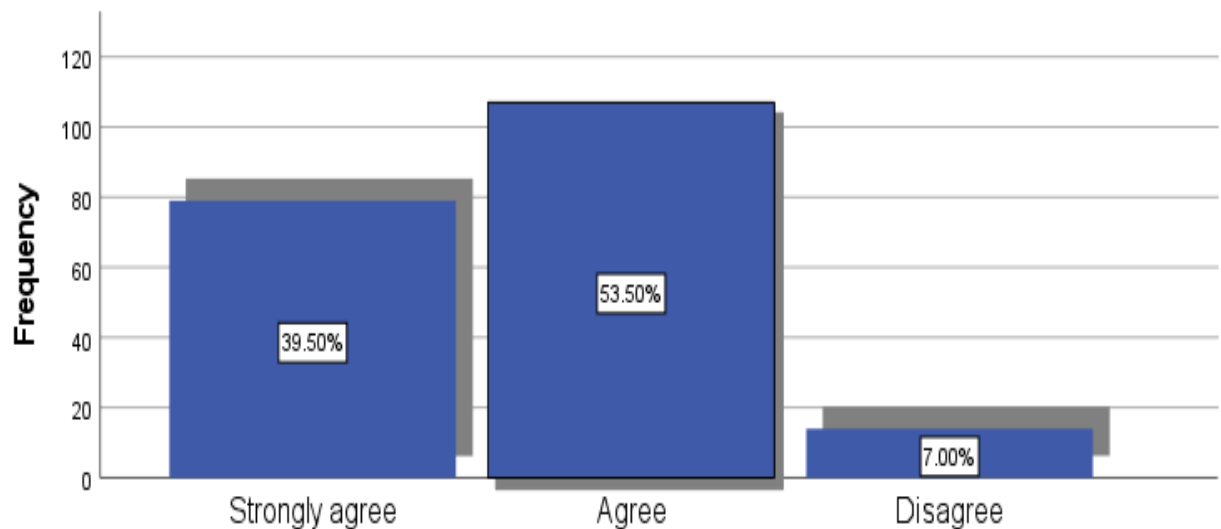
Figure 24: Determination to break the Black Tax cycle



**Determination to break the Black Tax cycle & live freely**

When a person assists another person, they expect to see a positive change from the assisted individual, the same rule applies when a Black Taxpayer tries to improve living conditions of their family members. The sole purpose of Black Tax is to ensure that everybody is empowered in a specific household, so that the next generation does not experience the same unjust circumstances.

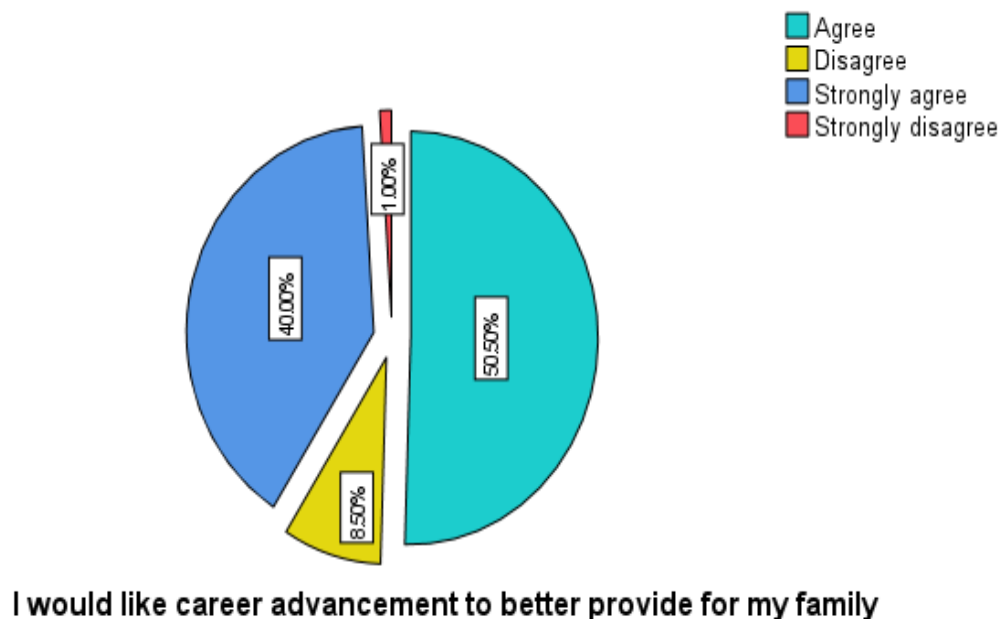
Figure 25: Benefits of Black Tax to its recipients



**I see benefits derived by my family from Black Tax**

Figure 25 above illustrates that 53.5% of respondents agreed and 39.5% strongly agreed that they saw benefits of paying Black Tax to their family members. Only 7% of respondents disagreed to seeing any difference. The responses of respondents negatively correlated with gender (-0.075). This finding confirms the assumption that a significant difference exists between males and females based on their knowledge of who benefits from Black Tax. The average mean was 1.68 and a standard deviation of 0.601.

Figure 26: Climb the career ladder and earn better for family



Generally, most human beings want to achieve great things and reach the peak of Maslow's hierarchy of needs and the results in Figure 26 above prove that true. 90.5% of respondents agreed (50.5%) and strongly agreed (40%) to wanting to advance in their jobs so that they would be in a better position of taking care of themselves. Less than 10% of respondents disagreed (8.5%) and strongly disagreed (1%) to wanting to climb the career ladder in their respective professions. The responses of Black Taxpayers negatively correlated with gender (-0.113). The assumption that was made in chapter one which assumes that a significant difference exists between males and females based on their view on

climbing the career ladder to better provide for their families is proven correct. The average mean was 1.17 and a standard deviation of 0.663.

Interestingly, in Figure 26, 90.5% of respondents indicated that they would like to climb their respective career ladders, but most of them are not prepared to further their studies.

Figure 27: Further studies

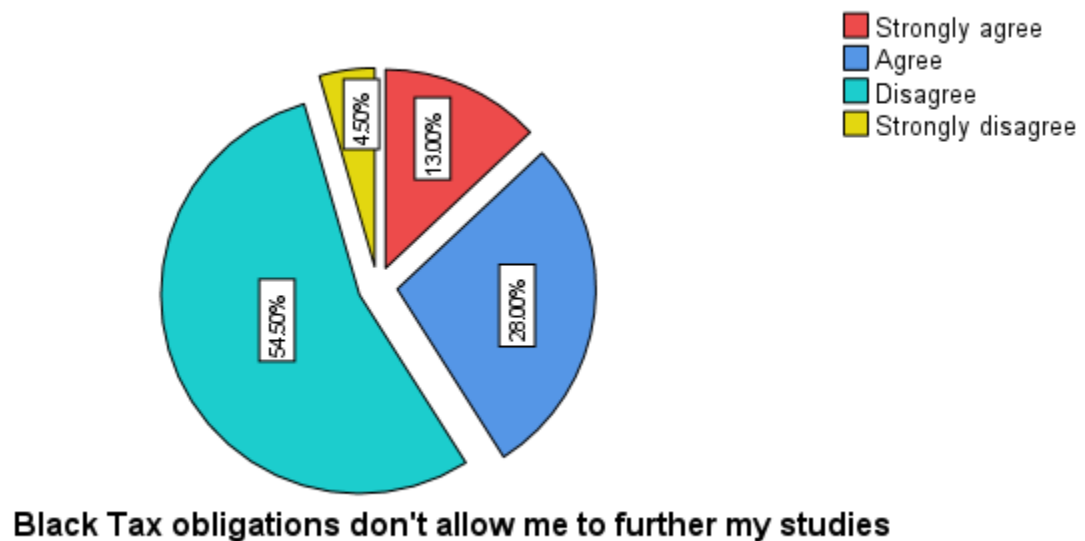
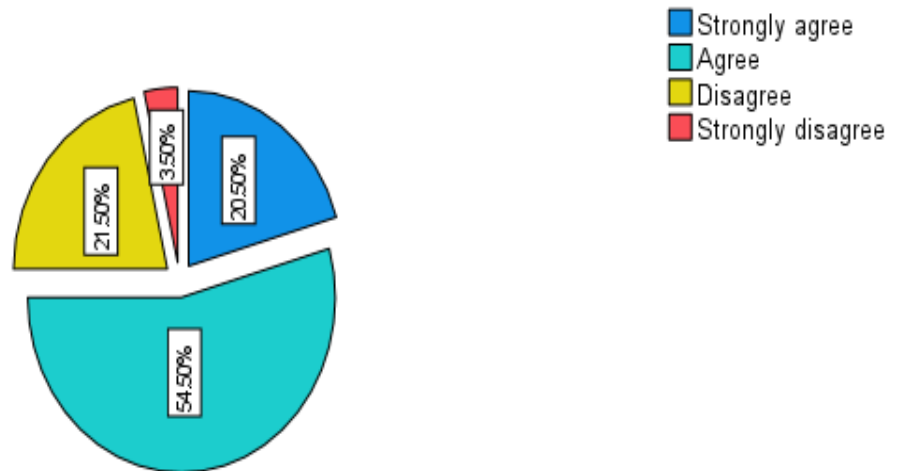


Figure 27 above depicts that 54.5% of Black Taxpayers disagreed to wanting to further their studies, while 4.5% strongly disagreed to wanting to further their studies. Approximately, 41% of respondents were willing to further their studies but being trapped by their Black Tax obligations. 28% agreed and 13% strongly agreed to being held back by their overwhelming responsibilities. There was a negative correlation between responses of respondents and gender (-0.213). This finding confirms that a significant difference exists between males and females based on their views about furthering their studies. The assumption made in the hypothesis is correct. 2.15 was the average mean and 0.777 was the standard deviation.

It is without doubt that Black Taxpayers do not fully enjoy their money, especially those who are on lower salary levels. 54.5% agreed and 20.5% strongly agreed that their Black Tax obligations were denying them opportunities to the way they wanted to live. 25% of respondents indicated that paying Black Tax was not obstructing them in any way. Figure 28 below shows that 21.5% of respondents disagreed while 3.5% strongly disagreed to being denied opportunities of living according to their wishes by Black Tax.

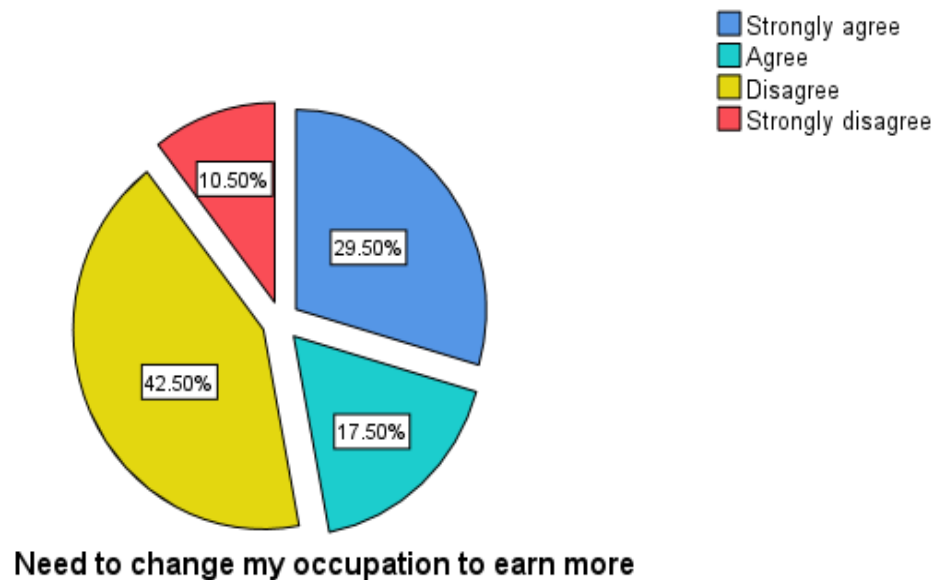
Figure 28: Disadvantages of Black Tax



### **Black Tax obligations deny me my desired lifestyle**

The responses of Black Taxpayers negatively correlated with gender (-0.134). This finding confirms the assumption that a significant difference exists between males and females based on the financial hardships that Black Tax presents to them. The average mean was 2.08 while 0.746 was the standard deviation.

Figure 29: Career change for more money



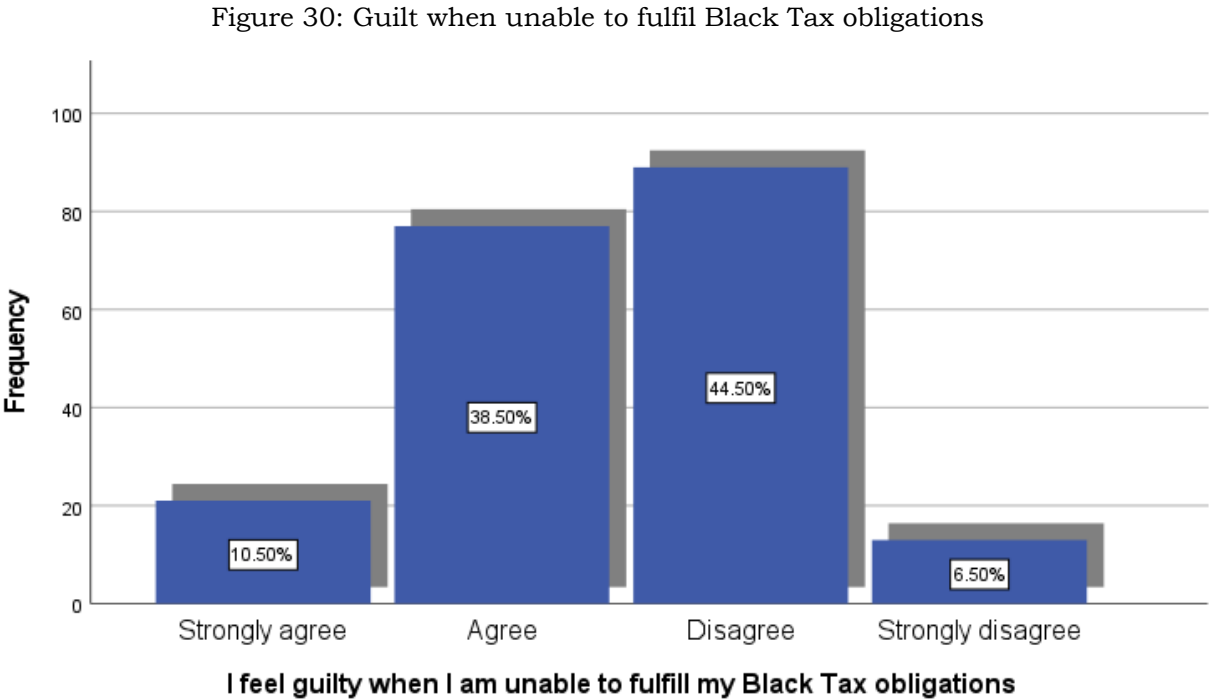
Just more than half (53%) of the Black Taxpayers did not wish to change their professions as they also did not want to further their studies as depicted in Figure 27. This means people become comfortable in their workplaces and end up overlooking the fact that they also aspire to reach the self-actualization stage. 42.5% of respondents disagreed while 10.5% strongly disagreed to wishing to change their careers. 17.5% of respondents agreed and 29.5% strongly agreed to wanting to change their occupations to be able to provide more for their families. Figure 29 above depicts these findings.

The responses of respondents positively correlated with gender (0.030). The weak positive correlation confirms the assumption that a significant difference exists between males and females based on their desire to change careers to earn more money. The average mean was 2.34 and a standard deviation of 1.015.

Figure 30 below reflects responses of employed graduates. More than 50% of Black Taxpayers claimed that they did not feel guilty when they are unable to fulfil their expected Black Tax obligations. 44.5% of respondents in this study disagreed and 6.5% strongly disagreed to having feelings of guilt when they are

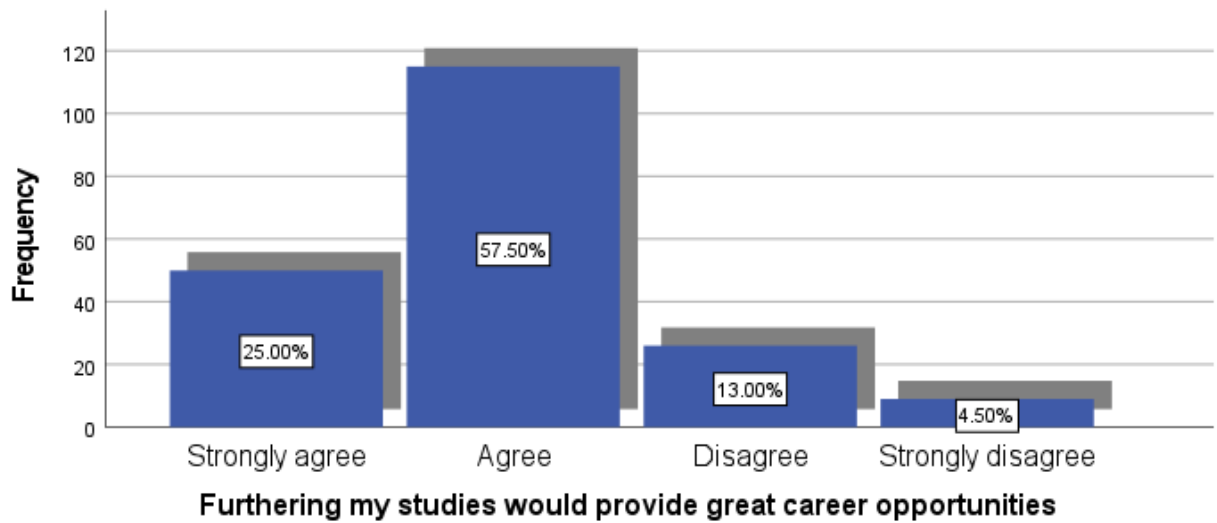


unable to meet Black Tax expectations of their families. Approximately, 38.5% of Black Taxpayers agreed and strongly agreed (10.5%) to feeling guilty when they fail to fulfil what is expected of them.



There was a negative correlation between responses of respondents and gender (-0.117). This finding confirms the assumption that a significant difference exists between males and females based on their guiltiness when they fail to fulfil their Black Tax obligations. The average mean was 2.47 and the standard deviation was 0.769.

Figure 31: Furthering studies would provide great occupational opportunities



Pursuing higher education is always advantageous and it is a great investment to oneself. In Figure 25 most Black Taxpayers indicated that they did not wish to further their studies. On the contrary, 57.7% of respondents in Figure 31 above, agreed and 25.5% strongly agreed that should they further their studies, they would be in an advantageous position of greater occupational opportunities. 13% of Black Taxpayers disagreed and 4.5% strongly disagreed that pursuing their studies would provide any advantages. The responses of Black Taxpayers negatively correlated with gender (-0.094). The assumption that a significant difference exists between males and females based on their views on furthering their studies for greater career opportunities is correct. Furthermore, 1.97 was the average mean and 0.750 was the standard deviation.

#### 5.2.4 Consequences of the relationship between Black Tax, poverty, and educational levels

When an action is taken there will always be consequences whether positive or negative. One may argue that Black Tax mostly has negative consequences for the payer, but the opposite may be said for the recipients. This section examines the relationship between Black Tax, poverty, and educational levels. It has been previously stated that Black Tax affects employed people irrespective of their

educational achievements, but the more money a person earns the more they are expected to contribute towards their Black Tax responsibilities. It is undeniable that there are many positive consequences for the recipients of Black Tax, such as alleviation of poverty and being financially assisted in their pursuit of higher education.

Table 7: Was Black Tax engineered by apartheid?

Do you think Black Tax was engineered by apartheid?		Frequency	Percent
	Yes	176	88.0
	No	24	12.0
	Total	200	100.0

Apartheid can be given credit for a lot of unpleasant circumstances currently experienced by black people. It left a bitter legacy that is deeply rooted in so many spheres of society and the country at large. From Table 7 above it will be gathered that 88% of Black Taxpayers acknowledged that Black Tax was conceived through apartheid laws that disadvantaged black people at any cost. Only 12% of respondents denied that apartheid had any influence on the phenomenon of Black Tax. The responses of respondents positively correlated with gender (0.062). The weak positive correlation confirms the assumption that was made in chapter one that a significant difference exists between males and females based on their views on apartheid being the engineer of Black Tax. The average mean rating was 1.12 while the standard deviation was 0.326.

Table 8: Black Tax a burden

Do you think Black Tax is a Burden?		Frequency	Percent
	Yes	132	66.0
	No	68	34.0
	Total	200	100.0

Two thirds (66%) of respondents noted that they see Black Tax as a burden that suffocates them. 34% claimed that they do not see Black Tax as a burden. Table 8 displays responses of this study's respondents. Responses of respondents positively correlated with gender (0.063). The assumption that a significant difference exists between males and females based on their perception of Black Tax is correct. 1.34 was the average mean score while 0.475 was the standard deviation.

Table 9: Black Tax a responsibility

Do you think Black Tax is a responsibility?		Frequency	Percent
	Yes	119	59.5
	No	81	40.5
	Total	200	100.0

More than half (59.5%) of respondents claimed that Black Tax is a responsibility to be proud of and 40.5% of respondents did not recognize Black Tax as a responsibility as depicted in Table 9 above. The responses of respondents

negatively correlated with gender (-0.051). This finding confirms the assumption that a significant difference exists between males and females on how they view Black Tax. The average mean was 1.41 and a standard deviation of 0.492.

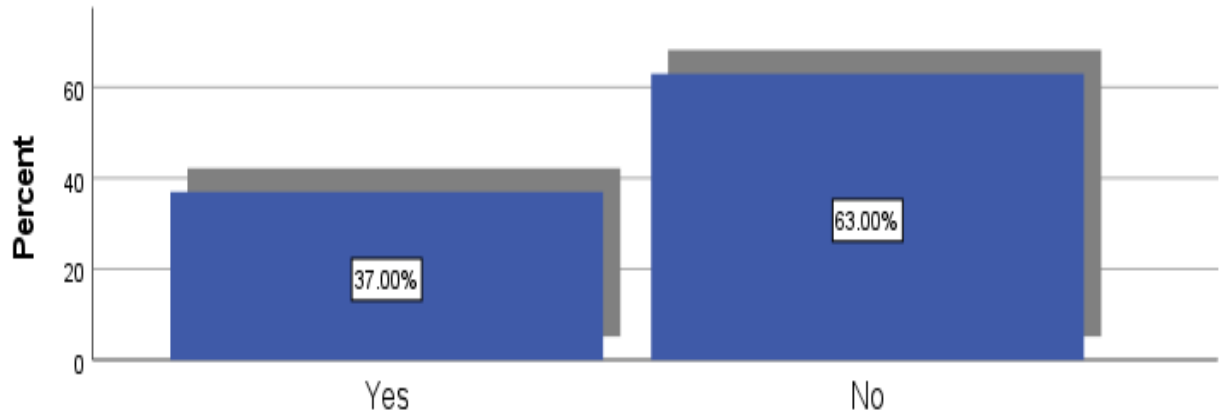
Table 10: Black bursary?

Did you have black bursary?		Frequency	Percent	Percent
	Yes	35	17.5	17.5
	No	165	82.5	82.5
	Total	200	100.0	100.0

Table 10 shows that most respondents did not have black bursary which made up 82.5% of the sample. A minority of 17.5% were respondents whose higher education was paid for by their parents or legal guardians. Black bursary can be defined as the money that parents pay for school fees where a child or student does not have a company or government paying for their education. Most respondents were funded by the National Student Financial Aid Scheme (NSFAS).

The responses of Black Taxpayers negatively correlated with gender (-0.039). This finding confirms the assumption made in chapter one, that a significant difference exists between males and females based on the funders of their higher education. The average mean was 1.83 while the standard deviation was 0.381.

Figure 32: Black Tax causes debts



### Do you have any debts as a result of paying Black Tax?

A significant majority (63%) of respondents said that they did not incur any debts because of paying Black Tax, while Figure 32 also shows that 37% of respondents accumulated debts due to sharing their financial resources. The responses of respondents positively correlated with gender (0.000). The weak positive correlation confirms the assumption made in the hypothesis that a significant difference exists between males and females based on their accumulation of debts because of Black Tax. The average mean was 1.63 and a standard deviation of 0.484.

Table 11: Black Tax causes ill health?

Do you experience any health issues due to Black Tax?		Frequency	Percent
	Yes	23	11.5
	No	177	88.5
	Total	200	100.0

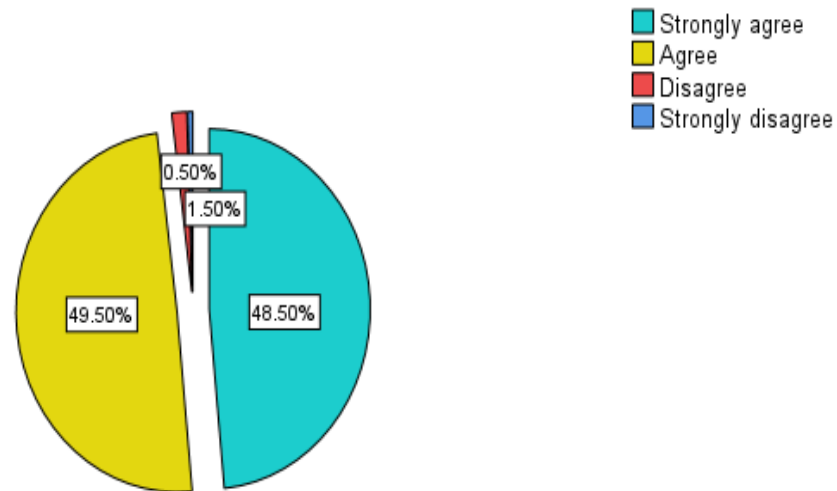
Table 11 depicts that 88.5% of Black Taxpayers did not experience any health issues due to taking care of their families financially. Furthermore, only 11.5% of Black Taxpayers acknowledged to having ill health that can be associated with their Black Tax obligations. Respondents' responses positively correlated with gender (0.016). This weak positive correlation confirms the assumption that a significant difference exists between males and females based on their experiences of Black Tax. The average mean rating was 1.89 and a standard deviation of 0.320.

#### **5.2.5 Strategies that can be employed to try and change the relationship between Black Tax, poverty, and educational levels**

There is a lot that can be done to try and eliminate the relationship that these variables have, and a lot has been done by the ruling government and people as a collective, but evidently it is not enough because black people continue to suffer extreme levels of injustices.

Financial management tips are easily accessible online, from the banks and through financial consultants, but it is the discipline to follow through that is much needed for people to be able to save money. In Figure 33 below 49.5% of respondents agreed and 48.5% strongly agreed that people need financial management tips. Moreover, less than 2% of respondents disagreed that people need financial management tips.

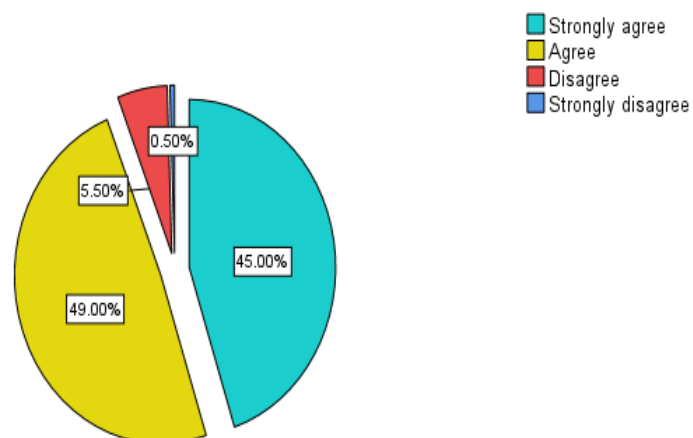
Figure 33: Financial management tips



**People need financial management tips on how to budget and save**

Writing a grocery list before one goes shopping and sticking to it is of paramount importance, eating out less often, cutting down on entertainment costs, exercising outdoors instead of joining a gym membership are some of the few financial management tips that can be utilized by respondents.

Figure 34: Make clear boundaries on priorities

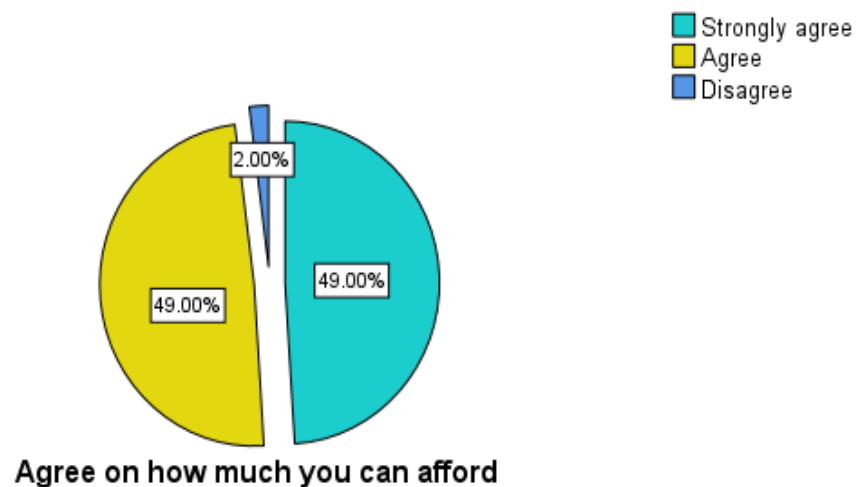


**Decide and make it clear on what you are willing to spend on**



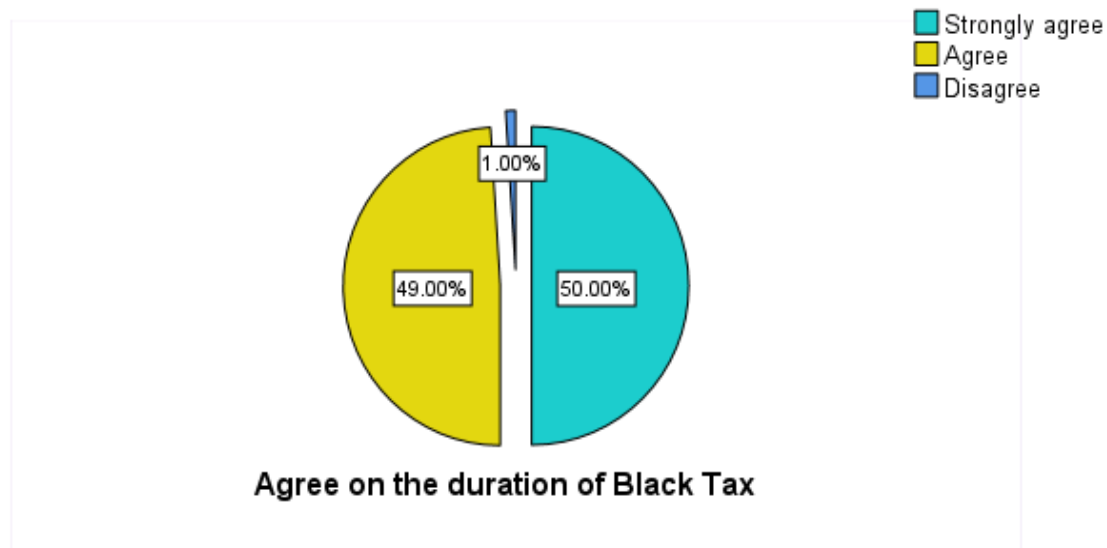
Proper communication is always the best and money talks should be normalized with one's family. Figure 34 above shows that 49% of respondents agreed and 45% strongly agreed to making clear boundaries with their dependents. Only 6% of Black Taxpayers disagreed to setting up boundaries. 5.5% disagreed and 0.5% strongly disagreed to communicating their financial priorities.

Figure 35: Agree on how much one affords



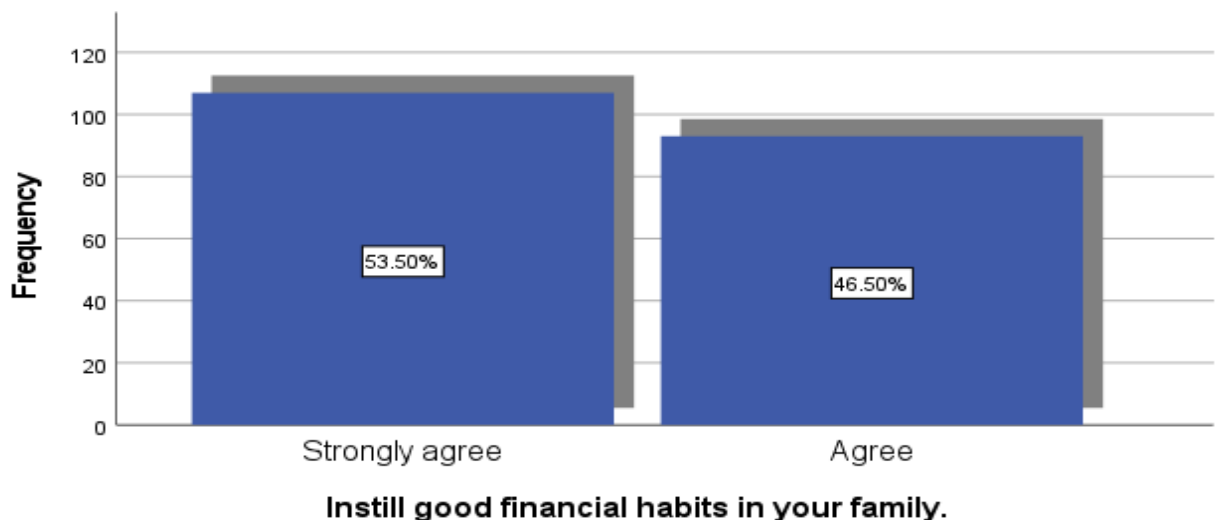
Calling a family meeting to discuss finances will never be a waste of time. 49% of Black Taxpayers agreed and 49% strongly agreed that there must be mutual understanding on how the payer will spend on the recipients. 2% were respondents who disagreed that there should be agreements made by the taxpayer and the recipient. Figure 35 shows the results of ensuring that agreements are reached between the payer and recipients.

Figure 36: Time frame of Black Tax



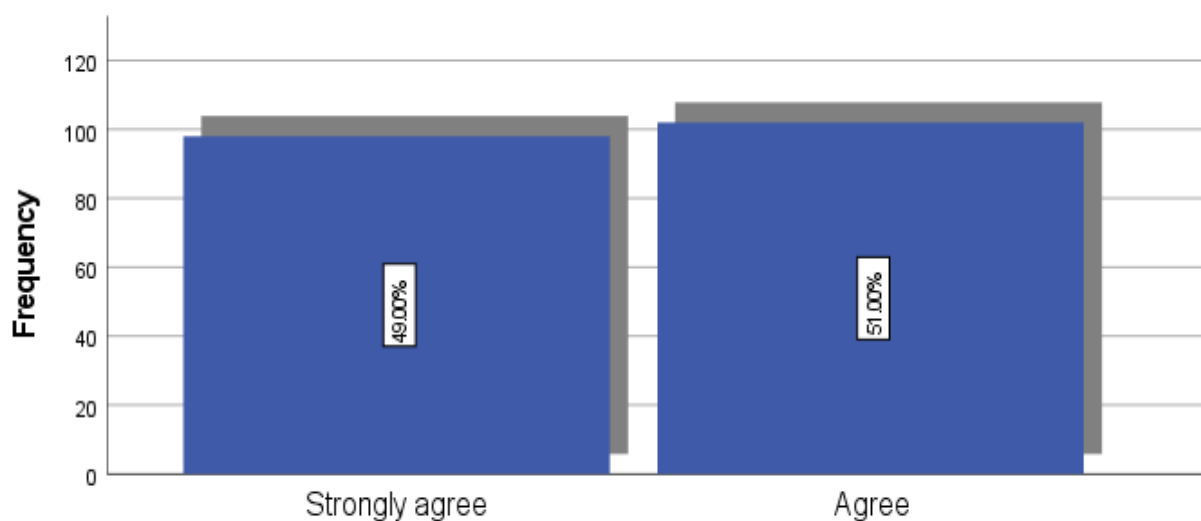
An overwhelming number of respondents (99%) of Black Taxpayers agreed and strongly agreed on setting time frames with their families on how long they will pay Black Tax which makes up 49% and 50% respectively. Figure 36 also shows 1% of respondents who disagreed on setting up a time frame. For example, someone might consent to taking care of the family until another sibling is employed or until another source of income is secured such as old age social grant.

Figure 37: Instil good financial habits to family



Good financial habits go a long way especially if one wants to change their bad saving habits. It is also crucial to get family members involved when trying to make positive financial changes. 100% of Black Taxpayers agreed and strongly agreed that recipients need to be inculcated with good financial habits. These include but not limited to living below one's means, drawing up monthly budgets and strictly committing to them, not rely on credit cards for basic things as depicted in Figure 37 above.

Figure 38: Income consolidation



#### **Re-budgeting consolidated household income to meet essential needs**

When people are united it is easier to aspire to greater heights. Pooling together all money received by every employed person in a household can be a great way of ensuring that essential needs are taken care of without fail. Figure 38 shows that 100% of respondents agreed (51%) and strongly agreed (49%) to consolidating household income for a common goal of providing better care for the family. This also assists when one person feels they contribute more or less than others.

Table 12: Importance of financial planning

Enlighten your family about the importance of financial planning		Frequency	Percent
	Strongly agree	108	54.0
	Agree	92	46.0
	Total	200	100.0
Total		200	100.0

Every member of the family must comprehend the importance of financial planning. Impulsive spending must be discouraged and sticking to written budget must sensitized to family members. Table 12 shows that 100% of Black Taxpayers agreed (46%) and strongly agreed (54%) that family members must be fully aware of the household financial plans.

### 5.3 Comparison of Qualitative and Quantitative Results

This section compares the results as data was collected simultaneously and analysed separately as per the definition of convergent parallel mixed methods design that is supplied in Chapter 4. Findings from both qualitative and quantitative data will be further analysed to improve reliability and validity of data.

#### 5.3.1 The relationship between Black Tax, poverty, and educational levels

Black Tax was defined as financial assistance that respondents provided to their families and sometimes extended family members. Many respondents indicated that they did not know any alternative terms for Black Tax, but a few mentioned that they alternatively call it 'breadwinner'. 65.5% of respondents indicated that black people are the most affected individuals by Black Tax and various reasons that cause this intimate relationship were mentioned, such as many individuals in a single household, unemployment, entitlement, injustices of the past, just to mention a few. Black Taxpayers asserted that they tirelessly continued to pay

Black Tax because they want to improve the standard of living of their family members, and most of them felt good about paying while others felt conflicted.

### **5.3.2 Causes of the relationship between Black Tax, poverty, and educational levels**

Respondents in both approaches acknowledged that Black Tax is an act of Ubuntu (71.5%) because poverty is eliminated in their families while also empowering their siblings by paying for their tuition fees. Most respondents argued that they got blessings from their parents and that alone kept them longing to keep on providing for their disadvantaged relatives, but some mentioned that they were discouraged to pay Black Tax as they felt exploited instead of being appreciated.

Because of their never-ending Black Tax obligations respondents (63.5%) complained about not enjoying their money, about neglecting their needs, having no savings and no personal progress. Most respondents noted that they sometimes get frustrated with their responsibilities but in the same breath loved assisting their siblings and parents.

### **5.3.3 Consequences of the relationship between Black Tax, poverty, and educational levels**

In both approaches Black Taxpayers (88%) admitted that Black Tax is the legacy of apartheid that has been rooted to the extent that it is almost impossible to imagine a black society without it. Most interviewees did not have investments, while 60.5% in the quantitative analysis had investments. As to be expected, most Black Taxpayers' studies were not funded by their families mainly because most of these respondents are first graduates in their homes, that means no one before them had a stable reliable job that could take care of 'privileges' such as paying higher education fees. Most interviewees admitted to having debts while 63% of the respondents in the quantitative analysis claimed to have no debts because of Black Tax.

#### **5.3.4 Strategies that may be utilized to try and change the relationship between Black Tax, poverty, and educational levels**

Black Taxpayers suggested that they would appreciate it if the recipients of their money could be more considerate and stop making absurd demands. Some noted that Black Tax recipients should be more involved in food gardening to relieve financial pressure of taxpayers. They encouraged students to do well at school so that they could be assisted in taking care of their families. Most mentioned government's role was to create more jobs for the idling youth of South Africa.

#### **5.4 Conclusion**

This chapter has presented and analysed the data from qualitative and quantitative approaches. Gathered data on the phenomenon of Black Tax has been analysed based on five themes, namely, the demographic information of respondents, the relationship of Black Tax, poverty, and educational levels, causes of the relationship between Black Tax, poverty, and educational levels, consequences of the relationship between Black Tax, poverty, and educational levels and lastly, the strategies that can be employed to try and change the intimate relationship between these variables. The quantitative data was captured and further analysed on IBM SPSS Statistics version 28.

Most respondents in this study admitted that Black Tax is an act of Ubuntu while others made interesting claims that Black Tax is both a responsibly and a burden.

Results from qualitative and quantitative analysis were compared in the last section, where quantitative figures were qualitatively explained to increase the validity and reliability of findings.

## **CHAPTER SIX**

### **DISCUSSION OF FINDINGS**

#### **6.0 Introduction**

Chapter Five presented and analysed findings that were sourced from the data that was generated through close-ended questionnaires and semi-structured interviews. This chapter presents a detailed discussion of the results that were presented in the previous chapter. The discussion of results will have four sections in accordance with the objectives of this study that were outlined in Chapter One. The first section will be, the relationship between Black Tax, poverty, and educational levels, followed by the causes of the relationship between Black Tax, poverty, and educational levels, the third section being the consequences of the relationship between Black Tax, poverty, and educational levels, the last section will be the strategies that can be employed to try and change the relationship between Black Tax, poverty, and educational levels. The conclusion of this chapter will then highlight the key findings.

#### **6.1 The relationship between Black Tax, poverty, and educational levels**

In previous chapters sufficient evidence has been provided in a quest to prove that there is indeed a relationship between Black Tax, poverty, and educational levels. The presence of one variable or its absence thereof changes the narrative for the better or for the worst for affected individuals. Results in Chapter Five substantiate that most black professionals ensure that their families are taken care of first, sometimes even at their own expenses. This self-sacrifice can only come from a strong bond of kinship. Heady (2010:1) defines kinship as “connections traced through proactive partnerships and the offspring they produce; this means through reiterated links of marriage and descent. This includes the system of social relationships that go along with these genealogical connections”. Mason (2001) defines family systems as regionally embedded sets of norms, values, and practices associated with the organization of kinship (Monkediek, 2020:463). A stronger bond between a Black Taxpayer and

recipients guarantees continued financial support as one cannot bear to witness their loved one's suffering.

### **6.1.1 The term 'Black Tax'**

Findings in Chapter Five revealed that respondents did not have any issues with the term Black Tax. Although tax is a compulsory contribution to state revenue, levied by the government on workers' income and business profits, or added to the cost of some goods, services, and transactions (Online dictionary), most respondents did not acknowledge Black Tax as a compulsory deed as per the tax definition, but as what is expected of them. Some respondents (especially older ones) were well experienced in taking care of their families but were oblivious to the term attached to their life experience.

Findings reveal that Black Tax does not solely affect educated people but every employed individual, therefore, the original definition by Magubane in Chapter One is now challenged by defining Black Tax as the financial support that employed black people provide towards their parents, siblings, and relatives as a way of redressing prevalent social imbalances. Because most respondents were first degree holders in their families, they revealed that they were assisted by working-class people to obtain their higher education qualifications. Jika (cited in Mhlongo, 2019:48) writes that:

*"I only got to know about the role other people had played when I started working and my mother would ask me to help certain individuals because they had contributed something towards my education, and she needed to return the favour".*

Black Tax thrives in ensuring that empowerment is widespread, instils a sense of giving back and encourages one to know that they have unspoken responsibility towards others when they have finally succeeded in life. It may be financially straining for a lot of black professionals but until everybody has successfully acquired an improved standard of living the quest for a better life must go on.



### **6.1.2 Black Tax and race**

African culture plays a strong role in ensuring that an individual knows what is expected from them, and these unspoken laws often provide minimum opportunities for asking questions. Results presented in Chapter Five showed that black people are the most affected by Black Tax. A World Report that was published in March 2022 highlighted that “race remains a key driver of high inequality in South Africa, due to its impact on education and labour market”. Black Tax is prevalent in households where the number of unemployed family members overlaps the number of employed members. Adequate evidence exists that proves that black people are the most affected individuals by unemployment. Makgetla (2020:10) writes that “unequal ownership and control of assets contributes to inequalities in both household incomes and economic power. At the household level, ownership of assets cushions families against crises and enables them to take advantage of new opportunities”.

Findings show that most Black Taxpayers lead a hand-to-mouth existence because they do not earn enough income to cater for both their lifestyle and that of their dependents. With that said, Isaacs (2016) reveals that on average white employees earned three times more than black employees in 2015. The Employment Equity Act 55 of 1998 has evidently failed to eradicate income inequality in South Africa as income differences are surprisingly high as “in 2015, the highest-earning 10 percent of full-time employees in South Africa earned, on average, 82 times more than the bottom 10 percent” (Francis and Webster, 2019:12).

Almost 100 percent of respondents in this study were civil servants who had no ranks, and there were zero percent respondents who were entrepreneurs. These results reveal that black people rely heavily on government for employment opportunities and are often absorbed at junior positions. The preference of the public sector for black people can be linked to financial stability. On average civil servants earn 31% more than private sector employees and the average

minimum wage is higher in the public sector than in private sector as compared to R11,668 versus R7,822 (Maree, 2017; Bhorat et al., 2016).

Makgetla (2020:18) asserts that even though after 1994 representativity improved in “ownership and control of large-scale business”, white people still dominate. The author further notes that “concentrated ownership and control of businesses is central to income inequality in South Africa, and shapes both economic power and earnings” (Makgetla, 2020:18). It is crucial to note that even though there has been a rise in the acquisition of university qualifications by black people, not much has changed as far as inequality is concerned because of lack of job opportunities that can be slightly blamed on poor education received by black people and largely blamed on corruption that has seen only a few elites immensely gain wealth illegally.

An individual’s location plays a vital role as far as employment opportunities are concerned. Hundred percent of respondents in this study reside in the Eastern Cape, one of the poorest provinces in South Africa. The International Monetary Fund (2020:4) contends that “income per capita in Gauteng is almost twice the levels as that found in the mostly rural provinces like Limpopo and Eastern Cape”. Black Tax affects all employed black people irrespective of their regions because most black professionals have rural roots-they visit their birth homesteads during long public holidays and thus need to maintain these ancestral homes- but the region of the ancestral home determines the severity of Black Tax.

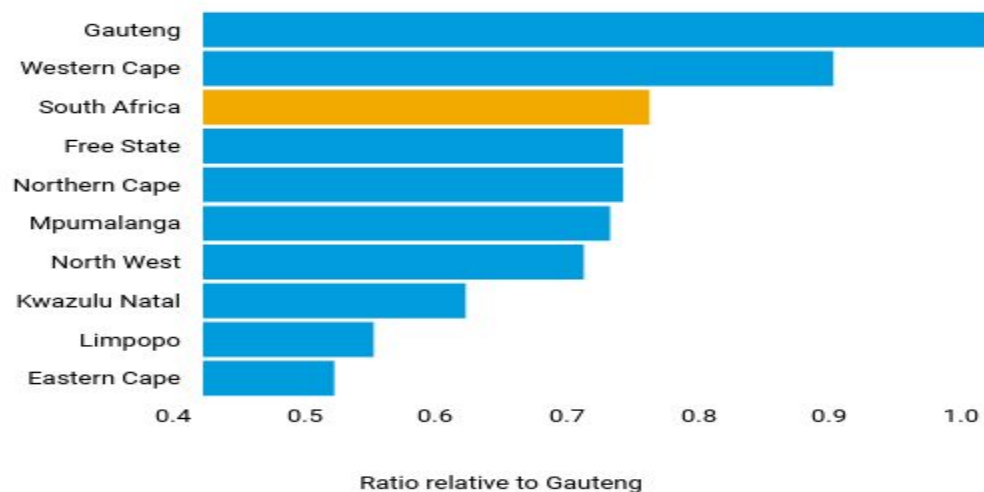
Wale (2013) contends that most of the poor population in South Africa is black and mostly segregated from the urban and middle-class locations, disappointingly playing out well for the apartheid planners. When a black professional has origins from the Eastern Cape, KwaZulu-Natal, or Limpopo which are the rural provinces (van de Berg 2008, van de Berg et al., 2011; Deghaye and Mckenzie, 2012; Wanka, 2014 and International Monetary Fund, 2020) where employment opportunities are relatively lower, it means they have

higher chances of paying Black Tax to their needy relatives. In simple terms, most black professionals live a dual lifestyle that is characterized by obligation to maintain one's origin and obligation to maintain modernity and self-development.

Figure 39: Regional divide

### Regional divide

People living in some regions are far poorer than the inhabitants of Gauteng when measured by income per capita.



Source: Stats SA, using Q4:18 GDP and 2018 mid-year population estimates.

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The above graph for IMF (2020) shows that Gauteng is the leading province as far as job opportunities are concerned. This reflects that there has not been much achieved in the post-apartheid era as the rich continue to be rich and the poor continue to stay on the economic margins of the country. One obvious thing about inequality is that it reproduces along class lines (Seekings and Nattrass, 2005:265). Bhorat et al. (2009:16) observe that “inequality within the provinces has been the key driver of total inequality over the years, with the contribution of within-group inequality remaining relatively unchanged”.

### **6.1.3 Black Tax and emotions**

There is not a single emotion that can be attached to how Black Taxpayers feel about their experiences. There are a lot of emotions ranging from negative to positive, it all depends on how one perceives Black Tax. Amid conflicting emotions, this study found that Black Taxpayers appreciate the opportunity of assisting their family members who do not have much to go on with, because it makes them responsible people who are compassionate and caring for the wellbeing of their loved ones. They indicated that they received blessings from recipients of this tax, and they felt good about themselves because they alleviated poverty at their homes and provided much needed improvement of the standard of living.

There will always be disadvantages in anything done, and some respondents reported that they felt exploited by their parents and siblings and could not emotionally cope with the level of demands that are made each month. They neglected their own needs to fulfil those of their recipients. Other mentioned negative aspects of Black Tax were, lack of personal progress, not being recognised by the family, and another negative aspect of paying Black Tax was resulting in not enjoying their hard-earned money. 66% of respondents acknowledged Black Tax as a burden against 59.5% who claimed it was just a responsibility, this confirms that there could never be one emotion attached to the Black Tax reality. Sibiyi (2018:110) writes that “the emotional aspect of Black Tax can be linked with the relationships that the Black Taxpayers have, because good relationships indicate a possible support structure, whereas bad relationships may indicate no support structure”.

### **6.2 Causes of the relationship between Black Tax, poverty, and educational levels**

A country that got liberated almost three decades ago should not be still debating about how prevalent inequality is, and how most of the population is casted away from the meaningful economic opportunities. It is now vividly clear that Black

Tax is caused by social imbalances that mainly affect the black society in South Africa.

### **6.2.1 Black Tax and Ubuntu**

The kinship network has its own social values, norms, and culture that come into effect mostly during times of hardships (Falco and Bulte, 2015). Ubuntu also blossoms in trying times, it encourages sharing of resources in trying to uplift one another, caring, and sacrificing for others *even at one's own expense*. The latter is evident in the findings of this study in Chapter Five where respondents indicated that they sometimes neglect their own needs to fulfil those of their dependents. They share their finances as a way of demonstrating their loyalty and love for the Black Tax recipients. These findings confirm those of Letseka (2013), Magubane (2017), Migheli (2017) and Sibiya (2018) that Ubuntu thrives through unspoken expectations that often revolve around financial support provided in ensuring the empowerment of others.

Because most black professionals in this study were first time graduates in their families, and that translates to them acquiring their success through the assistance of relatives, consequently, they felt it is their duty to give back. If one feels like stopping this generational kinship network of sharing resources, Stewart (2015) points out that it can only be achieved through cutting family ties, in the process losing an important support system and culture. Sarkisian (2012:189) contends that scholars often “debate whether economic changes weaken kin ties or merely transform them”. Ubuntu can be credited for sensitizing strong social bonds and responsibility towards others but can also be equally credited for embedding self-sacrifice for the benefit of others. This was proven when some respondents indicated that they put their needs aside for those of their families. Findings show that black professionals do not live their desired lifestyles as it is difficult to cope with the financial demands of Black Tax. Interestingly, findings reveal that most Black Taxpayers do not feel guilty when they fail to meet certain expectations.

Although Black Tax has seen many success stories, 98,5 percent of respondents indicated that they want to break the cycle of Black Tax and live freely from its uncompromising grip. These findings corroborate those of Sibiya (2018:112) who indicated that Black Taxpayers desperately “do all they can to ensure that their children do not carry the burden of supporting them”. This implies that even though Black Tax may be perceived as part of Ubuntu, it is a burdening deed that black people would enjoy breaking away from, by ensuring that they eliminate it from the lives of successive generations by giving them inheritances that they could not get from their parents.

### **6.2.2 Black Tax and income redistribution**

Keeton (2014) notes that the South African government has made provisions for poor children, elderly, and disabled people through social grants, but has failed to accommodate the unemployed population, consequently, inequality has increased due to “high wage inequalities within the workplace as well as the wide gap between those who are employed and those who are unemployed” (Keeton, 2014:29). Because the system fails the jobless individuals, black professionals take it upon themselves to financially provide for their unemployed family members in the form of Black Tax. This sharing of income ensures that basic needs are taken care of, and younger siblings are sent off to school. Findings reveal that respondents send money home monthly depending on what one can afford to ensure that essentials are provided.

Some respondents claimed to have no savings due to their Black Tax obligations and Falco and Bulte (2011) also found out that compulsory sharing of resources negatively impacts saving habits and increases vulnerability of slipping back to poverty as one is not protected against shocks. The COVID-19 pandemic proved the latter to be an absolute truth, where millions of people lost their jobs and could not maintain lifestyles they could easily afford prior to the disruption of the pandemic.

The Black Economic Empowerment (BEE) was introduced in 2003 through the Broad-Based Black Empowerment Act of 2003 to reverse the economic injustices of the apartheid era. This economic redistribution has only benefited a handful of people and has reinforced capitalism, Francis, and Webster (2019:14) contend that “the positioning of BEE as the principal mechanism for redistribution has left the structure of capitalism in South Africa largely intact”. Black Tax now plays a crucial role in redistributing financial resources in households. The government’s role cannot be left unnoticed as the welfare system of South Africa is rather impressive but seemingly it is not enough as most of the population does not enjoy economic freedom.

### **6.2.3 Black Tax and apartheid**

It is impossible to talk about Black Tax and not mention apartheid, this is proven by 88% of respondents who indicated that Black Tax is the product of apartheid. Apartheid can be associated with a lot of negative effects but the deeply rooted inequality between races is most recognized at all-time. The types of inequality include but are not limited to, social inequality, education inequality, gender inequality, income and wealth inequality, health inequality and participation inequality. Deghaye and Mckenzie (2012:8) posit that “there is a clear link between poverty and inequality; increased inequality in areas of income, education and land ownership often implies higher levels of deprivation in the same areas”.

South African inequality is noticeable between races (Keeton, 2014), unfortunately, this implies that an individual’s life chances are not determined by one’s efforts, innate talents, life choices and luck, but by one’s race, gender, household income and location (World Bank, 2012). This carelessly draws a picture of being born black, female, in a township or rural area, by working-class father (a stay-at-home mom), where this individual will have to work extremely hard to beat the odds and get a varsity qualification. Most of the respondents in this study are the loosely drawn individual above. They are not the exception as

many of the South African middle-class have beaten the odds and acquired this class status through the assistance of relatives (Black Tax). Bhorat et al. (2009) assert that in 2008 black households and female headed households were worse off in acquiring public assets and services compared to male headed households and other population groups. There are also high crime rates in South Africa which Bhorat et al. (2017) contend that they can also be credited to high levels of inequality.

Keeton (2014) notes that politicians now blame their incompetency on inequality and dodge accountability for their political failures. This is what has exasperated inequality because politicians have shielded corruption that has wreaked havoc in the lives of the poor. The author further writes that “high levels of inequality mean that necessary, but difficult, policy decisions are avoided. Consequently, economic performance and welfare suffer” (Keeton, 2014:27). For many black employed professionals taking care of their families through Black Tax is a way of alleviating poverty in a small way fighting inequality.

### **6.3 Consequences of the relationship between Black Tax, poverty, and educational levels**

It is undeniable that Black Tax has many positive outcomes attributed to its existence such as poverty alleviation, producing more graduates and generally improving the standard of living for recipients. It is evident that Black Tax is a phenomenon based on Ubuntu because it largely benefits everybody around the payer and sometimes at the payer’s expense as per the Ubuntu principles which advocate for the greater good of the community and discourages an individualistic lifestyle.

#### **6.3.1 Black Tax and debts**

*“Another bank notification beeps. At month end, your sibling at university needs to make the required quarterly payments. Somehow,*



*this slipped the minds of your parents when they were busy spending the money on tiles, pillows, and new curtains. Then there are the groceries for your mother and the labour building the new house that need to be paid for. The thought of all this, in addition to your rent, car instalment, car insurance, phone, DStv, electricity and petrol put you to sleep”.*

Lidudumalingani (cited in Mhlongo, 2019:267)

This is the perfect example of a typical Black Taxpayer's life, although findings of this study revealed that many respondents claimed to have no debts caused by their Black Tax obligations. Notwithstanding the respondents' lack of debts, it is imperative to note that many Black Taxpayers are financially strained and can barely make ends meet. Most notable, some respondents complained about not having air-tight savings and no emergency funds at all. The only investment some had were endowment policies such as life insurances and education plans for their children. Others had no real money tucked away in easily accessible savings accounts that could last for at least up to six months of not receiving any income. Most of the emerging black middle-class is in an extreme vulnerable position of slipping back into the working-class status when most characteristics that make and keep a person in a middle-class status are slowly deteriorating because of maintenance issues.

### **6.3.2 Black Tax and obligation**

Findings show that Black Taxpayers feel obliged to fulfil their Black Tax obligations but do not feel guilty when they cannot live up to expectations. How much one gives often depends on the type of relationship they have with the recipients, the closer they are, the more resources they share together. Sarkisian (2012) concurs with these findings by arguing that there is a shift from survival-based to an emotion-based kinship where assistance depends on emotional closeness. Some Black Taxpayers do not enjoy sharing their resources, but

because there are strong social bonds amongst them, they continue to pay this tax despite their feelings. This implies that they know their obligations and others mentioned that they felt indebted to their families for aiding when they needed support the most.

Black Taxpayers mostly reciprocate help received, but others support their dependents solely based on altruism, this is supported by Sarkisian (2012:189) who notes that altruistic and reciprocal nature of kin help is based on the ‘crowding in’ perspective, where “state support can increase the levels of informal support as it provides people with resources that they can use to assist others”. In the scope of this study, the state support would be in terms of the National Student Financial Aid Scheme which made it possible for most of the respondents to acquire higher education and eventually getting permanent stable employment that enabled them to assist the recipients.

#### **6.4 Strategies that can be employed to try and change the relationship between Black Tax, poverty, and educational levels**

A lot needs to be done for Black Tax and poverty to be totally eradicated from the lives of black people. It has been previously mentioned that Black Tax plays an important role of redistributing financial resources and strengthens the Ubuntu principles. These principles are known to largely disadvantage individuals for the greater good of others as they sensitize solidarity of the group over an individualistic lifestyle. This study has proved that Black Tax emphasises the Ubuntu principles. It is now crucial to come up with strategies that can be utilised to ease financial pressures that Black Taxpayers live with. Respondents indicated that they could not let their relatives suffer when they have the means to assist them. This commendable gesture ensures that kinship networks are protected, thus support is guaranteed. Because all of this mainly happens at someone’s expense, strategies to equip black professionals to better deal with their financial demands are needed.

#### **6.4.1 Set financial boundaries and time frame**

Financial management can be defined as “a system of economic production management which includes a set of principles, methods, forms and techniques of governance” (Khominich et al., 2016:96). Grozdanovska et al. (2017:120) contend that financial planning is the phase of financial management, and they define financial planning as “the process of framing objectives, procedures and budgets regarding the financial activities”. The above definitions broadly refer to the financial well-being of big organizations, but they can be scaled down to personal finances. For every goal to be achieved one needs principles, methods, objectives, and discipline.

Black Taxpayers in this study acknowledged that it is crucial to set boundaries and agree on time frames of how long they would continue paying this tax. Other respondents noted that when their siblings start working, they will hand over their Black Tax responsibilities to them and start focusing on their lives. Refera and Kolech (2015:30) define personal financial management as the “use of one’s financial knowledge and skills in making financial and economic decisions including financial savings, credits, insurance, investments and others”. Financial management tips can be easily accessible by people who want to change their spending habits and maximize their monthly income.

It has been shown that Black Taxpayers are determined to do away with Black Tax and in turn ensure that their children do not suffer the same fate, this can be achieved by making aggressive financial changes and by involving the recipients in the proposed new financial management journey. There are benefits for a disciplined person as Grohmann (2018) asserts that financial literacy increases one’s chances of owning assets than savings accounts and these individuals are likely to have fixed deposit accounts. Fouche and Manyapelo (2020) assert that financial distress threatens the harmonious lifestyles of employees and that of their families, and employers need to ascertain that they evaluate and address employees’ personal financial well-being, as it affects their

level of productivity. Marican et al. (2012) are of the same view as they contend that employers need to concern themselves with the financial literacy of their employees because financial stress affects physical and mental health and ultimately results in absenteeism. In the same vein, Meiring et al. (2018:12) argue that “depression is costly, to individuals and society both in terms of quality of life as well as economic productivity, and it is unfortunate that manifest inequality and unfairness worsens its incidence”.

Research conducted by Refera and Kolech (2015) found that developing countries often have a crisis of low levels of personal savings and investments which are usually caused by the lack of financial literacy and financial inclusion. Lack of financial skills ultimately increases vulnerability to sudden economic shocks such as health emergencies and job losses. South Africa is one of the developing countries and in November 2011 the National Development Plan Vision 2030 was published which proposes the use of financial inclusion to eliminate poverty, unemployment, and inequality (Mhlanga and Denhere, 2020). They further point out that “financial inclusion is an instrument which can help to achieve financial development, economic growth, reduction of income inequality, and lift households out of poverty” (Mhlanga and Denhere, 2020:40; Holzman, 2010). If the proposed NDP 2030 was to become a reality that would liberate poor people from the scourging economic challenges, Black Tax would be an ancient distant memory for many black people, but until then people need to master their personal finances.

*“Financial education can play an important role in reducing poverty in developing countries by building people’s knowledge and skills in optimal usage of resource and making optimal financial and economic decisions related, but not limited to savings, investments, and wealth accumulation which essentially facilitate economic growth and development in a nation”. (Refera and Kolech, 2015:35)*

### **6.4.2 Consolidate household finances**

Sometimes there is more than one person who is employed in a single household and the findings of this study confirm that; thus, it is advised that those individuals should consolidate their income and budget accordingly. If one spends money as they wish, it becomes difficult, if not impossible to work together towards achieving the same financial goals. Consolidating income ensures the smooth running of the household finances. United family members know that they are expected to chip in a certain amount to ensure that the household is kept afloat. This spirit of teamwork is planted by one of the Ubuntu principles (solidarity). When employed siblings tackle their home's essential needs together, their Black Tax obligations are much manageable.

Netshitenzhe and Lings (2020:14) advise that households should utilise low-risk investment for savings “since the household will have to access these funds during a period when financial markets are likely to be weak. The money also needs to be available within days rather than weeks, so utilizing a long-term deposit or investment would not be ideal, especially if accessing the funds will result in some form of penalty for early withdrawal”. It is suggested that households need to have savings that would cover at least three months' expenses when unforeseen events such as COVID-19 crisis happen, where people lost their jobs and salaries were cut.

### **6.4.3 Importance of budgeting**

Budgeting is imperative as it ensures that one balances their expenses with their income. This plan that a person draws each month to allocate money on expected expenses mainly depends on one's attitude, behaviour, and practices used. The need to be disciplined enough to adhere to one's budget cannot be sensitised enough. Black Taxpayers need to record their income and expenditure to be able to track their level of financial discipline. A person who consults financial institutions for advice has an advantage of mitigating bad financial habits. In line with, Refera and Kolech (2015:43) posit that “appropriate usage of services

from financial institutions indicates financial capability of individuals. A good personal financial management requires proper identification of financial service that ensures optimal use of money and other advantages”.

Budgeting means keeping good financial behaviour and choosing products wisely. Refera and Kolech (2015) assert that a person needs to gather as much information as they could about products they are interested in especially when they are about to buy property or take loans, consumers need to compare prices and make best choices according to their budget. This applies to even day-to-day expenses of households and people need to guard against impulsive spending.

## **6.5 Conclusion**

This chapter has discussed the main findings of this study under four themes that were based on the proposed objectives in Chapter 1. It has been noted that Black Tax, poverty, and one’s level of education are related; fundamentally to one’s level of education as determinants of their life chances. But currently, in South Africa black people’s level of education bears no fruit as a great deal of graduates are idling at home. Findings revealed that Black Tax is largely associated with black people as black professionals often have connections with unemployed people who are sometimes illiterate and heavily rely on manual labour. It has been established that Black Taxpayers have conflicting emotions about Black Tax with others saying it is Ubuntu and others claiming it is just a burden that complicates life. One important take away was discovering that Black Tax is not a phenomenon that only affects educated people but everybody who is employed irrespective of the nature of their jobs.

It was revealed that Black Taxpayers mainly reciprocate help received but others act based on selflessness. Black Tax is an obligation that many Black Taxpayers find necessary but determined to escape and to ensure that successive generations do not experience it. It was acknowledged that discriminatory laws from the apartheid era are still very much in effect as the lives of black people

have not greatly improved and the gap between the poor and the rich is still huge. Interracial inequality is still high despite several policies that were introduced by the ruling government. Respondents in this study claimed that their Black Tax obligations did not cause them any debts, this is a good turnout of events as debts are a form of slavery that can cause great loss if not managed well. The last section presented strategies that people may utilise to better cope with sharing their financial resources as they indicated that it is rather difficult. Personal financial literacy was explained, and it was stated that it is crucial to have financial consciousness to curb impulsive spending.

## **CHAPTER SEVEN**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **7.0 Introduction**

This chapter summarises the main findings of this study that were presented in Chapter Five and discussed in the previous chapter. It provides a review of the phenomenon of Black Tax and its impact on Black Taxpayers daily lives. Recommendations will be made, and a proposed Black Tax framework will be presented.

#### **7.1 Summary of the research findings**

The purpose of this study was to examine the relationship between Black Tax, poverty, and educational levels amongst a select group of employed black graduates in Mbizana local municipality in the Eastern Cape. Most black employed graduates are expected to ‘pay back’ people who assisted them during their university period, but this reciprocal gesture heavily depends on one’s background. If one comes from a poor background, they automatically know that they must go back to those who helped and change their lives for the better. The narrative is different for graduates who come from middle-class background as their parents know that it is their duty to educate their children and not an investment to be cashed in the future.

The summary of the findings is themed according to the objectives of this study into four sections. These objectives have been the cornerstone into answering the research questions. Black Tax is the phenomenon that is generally associated with black people as the term easily suggests and the findings of this study confirmed this as most respondents acknowledged black people to be the most affected population. Literature from a plethora of scholars provided evidence to prove that black people in townships and rural areas are still economically marginalised and living under disheartening conditions. Black professionals play a vital role of redistributing money to their needy relatives as there are high levels of unemployment, poverty, and corruption in South Africa.



It is crucial to always mention corruption as a source of many black people's continued suffering as it has been almost three decades after the abolishment of apartheid. Results revealed that Black Tax is essentially a phenomenon based on Ubuntu as those who have succeeded are obligated to extend financial help to others. The African culture does not operate based on written principles and norms but on word of mouth, and it is this passing of information from generation to generation that may have resulted to the shift from Ubuntu to Black Tax, because the original principles may have been diluted along the way.

## **7.2 The main findings**

Key findings of this study will be summarised in the following manner: the relationship between Black Tax, poverty, and educational levels, causes of the relationship between Black Tax, poverty, and educational levels, consequences of the relationship between Black Tax, poverty, and educational levels and strategies that can be employed to try and change the relationship between Black Tax, poverty, and educational levels.

### **7.2.1 The relationship between Black Tax, poverty, and educational levels**

Low levels of education amongst the black community cannot be disputed as being the source of many social ills that they continue to live with, but now, even the educated black youth is still living in extremely poor conditions. It cannot be disregarded that apartheid is the source of the most miserable unjust circumstances that black people consistently live under. The results show that some Black Taxpayers who participated in this study had unemployed siblings or knew unemployed people who were graduates, this indicates that there has been a slight shift from the impact of the discriminatory apartheid laws to a growing corrupt political era, because even though some black people have put on amazing effort to better their lives, they are now further disadvantaged by their government of choice.

This study has discovered that Black Tax is perpetuated by stagnant racial disparities that make it difficult for black people to rely on hard work and pure

luck. The relationship between these variables determines one's life chances as the absence or presence of one variable changes the narrative for the better or the worst. The results show that Black Taxpayers feel obligated to take care of families and that they are working hard to ensure that they are the last generation to pay this tax. Obligation loosely translates to being morally or legally bound to do something and this study focuses on the moral side of the definition. The moral obligation that Black Taxpayers display towards their kin is commendable because it ensures that there is less suffering, strengthened support system, and a slight redress of the past injustices. One may argue that moral obligation encourages dependency and exploitation, but if one views it from the altruistic perspective, selflessness acts plough empathy that encourages understanding of one's predicament.

Findings revealed that Black Taxpayers do not enjoy their money because of their obligations, and this proved that Black Tax is indeed based on Ubuntu as it favours the needs of the collective over the needs of individuals. But because Black Taxpayers had received help, they felt good about reciprocating help received by increasing one's own giving. The results show that education played a vital role in poverty reduction and Black Taxpayers acknowledged that their education ensured a continued provision of basic needs and an improved standard of living. They indicated that they appreciate the opportunity to assist their families.

### **7.2.2 Causes of the relationship between Black Tax, poverty, and educational levels**

Even though Black Taxpayers hid their income from their relatives they still assisted them financially when asked for assistance. Results also show that Black Taxpayers felt that they did not earn enough income and it was proved true by the reviewed literature which indicated that black people still earn less than their white counterparts. Interracial income inequality is still high in South Africa even though the ruling government introduced affirmative action policies

aimed at redressing some of the social imbalances decades ago, they have not been well implemented to achieve their goal. Even though the government's efforts have not borne any meaningful fruits, Black Taxpayers indicated that they saw the benefits of Black Tax through their recipients. Findings reveal that many Black Taxpayers would appreciate career advancement to be able to provide more financial support for their dependents, while career advancement is the goal for every employee irrespective of race, Black Taxpayers were not willing to further their studies even though they acknowledged that further studies would expand occupational opportunities. Furthering one's studies provides an advantage and multiples chances of climbing one's career ladder. Employers encourage their employees to enrol for studies of choice by providing bursaries, but employees are often not enthusiastic, and these services are often overwhelmingly under-utilized.

Findings reveal that Black Taxpayers were mostly frustrated by their Black Tax obligations but because they are honour-bound to fulfil this obligation they paid the tax every month without fail. This confirms the spirit of Ubuntu that is deeply imprinted on black people's culture. This study unfolded that Black Taxpayers were not willing to change their careers, and this might be associated with the fear of change.

### **7.2.3 Consequences of the relationship between Black Tax, poverty, and educational levels**

It has been established that Black Tax is the ruthless consequence of apartheid. Findings also show that some respondents viewed Black Tax as a burden that they need to banish in their lives. Many Black Taxpayers were not beneficiaries of black bursaries which means most of the respondents were not from the middle-class. Black bursary can be defined as the money that parents pay for their children's study where a student does not have a company or government paying for their education. The lack of black bursary beneficiaries implies that most Black Taxpayers are the first-generation professionals in their families.

Fortunately, results revealed that Black Taxpayers were not engulfed with debts due to their Black Tax obligations. They also did not have any health issues attached to their sharing of financial resources.

#### **7.2.4 Strategies that can be employed to try and change the relationship between Black Tax, poverty, and educational levels**

Black Taxpayers indicated that they would appreciate thoughtfulness from the recipients who end up exploiting them by making unrealistic demands. They noted that it is imperative to involve family members in financial talks and budget. In a household there are usually fewer Black Taxpayers compared to the number of recipients, thus it is crucial for recipients to be economically active and try new ways of reliving financial pressure of the payers. In rural areas there are usually fields that can be ploughed to generate food and sometimes money as people sell their produce. Findings reveal that Black Taxpayers are looking forward to being assisted by their dependents so that they would also be able to focus on their lives, which they acknowledged as being neglected.

### **7.3 Conclusion**

This study used the Collective Five Finger Theory by Mbigi (1997) and Maslow's hierarchy of needs theory (1954) to explain the phenomenon of Black Tax. Both theories played a vital role in showing how Ubuntu and individual needs can co-exist even if at a smaller scale. It is apparent that Ubuntu takes precedence over an individual's needs as the findings of this study have shown that Black Taxpayers often put their recipients' needs above their own. They indicated that they neither enjoy their money nor live their desired lifestyles as they are caught between fulfilling the desires that are attached to modern day upward mobility and tradition that requires them to look after their aging parents and or siblings. Black Taxpayers admitted to being frustrated by paying the tax, but they persisted every month for various reasons that include but limited to, feeling indebted to their recipients, poverty alleviation, receiving blessings, responsibility etcetera.

Findings also revealed some negative aspects of Black Tax as payers use their income to provide financial support to the recipients, money that can be tucked away in savings and investments for their children and as financial cushions. The neglect of one's long-term financial stability poses grave danger as Black Taxpayers become vulnerable to negative economic shocks. It is noteworthy to mention that not all black professionals under investigation experienced Black Tax, this means that it is not a cultural norm among the indigenous black population in the study location.

This study is critical and has the potential to bring about a renewed debate and reflection on the cycle of poverty in historically disadvantaged groups. Again, this study has the potential to influence poverty eradication policies in South Africa. This study provided interesting findings which could form the basis of change in mindset and possible policy shift.

#### **7.4 Recommendations**

The following recommendations are made based on the above research findings:

**7.4.1** The findings revealed that Black Taxpayers continue to financially support their unemployed siblings who are graduates. The study recommends that the government should have welfare grants for unemployed graduates. This will ease the financial pressure currently felt by Black Taxpayers.

**7.4.2** The study revealed that unemployment is still high, and the black youth is the worst hit by the scourge of mass unemployment. The study recommends that no job experience should be required at entry-level posts. This would help decrease the unemployment rate.

**7.4.3** The findings revealed that black people's lives have barely improved in the post-apartheid era. The study recommends that the government should ruthlessly prosecute officials found guilty of corruption. This will help South African politicians to prioritise service delivery that will benefit black graduates.

**7.4.4** Black people receive education of a poor standard, consequently producing poor standards of graduates. The study recommends that there must be compulsory entrepreneurial subjects as early as in basic education. This will encourage black people to start their own businesses and not rely solely on government for employment, thus decreasing the unemployment rate.

**7.4.5** Findings revealed that recipients depend too much on Black Taxpayers. The study recommends that recipients of Black Tax should be more proactive and work on their land. This would ease some of the financial pressure from Black Taxpayers.

**7.4.6** Black Taxpayers were discovered to have minimal or no emergency funds. The study recommends that Black Taxpayers should actively involve recipients in financial literacy to curb expenses in their households.

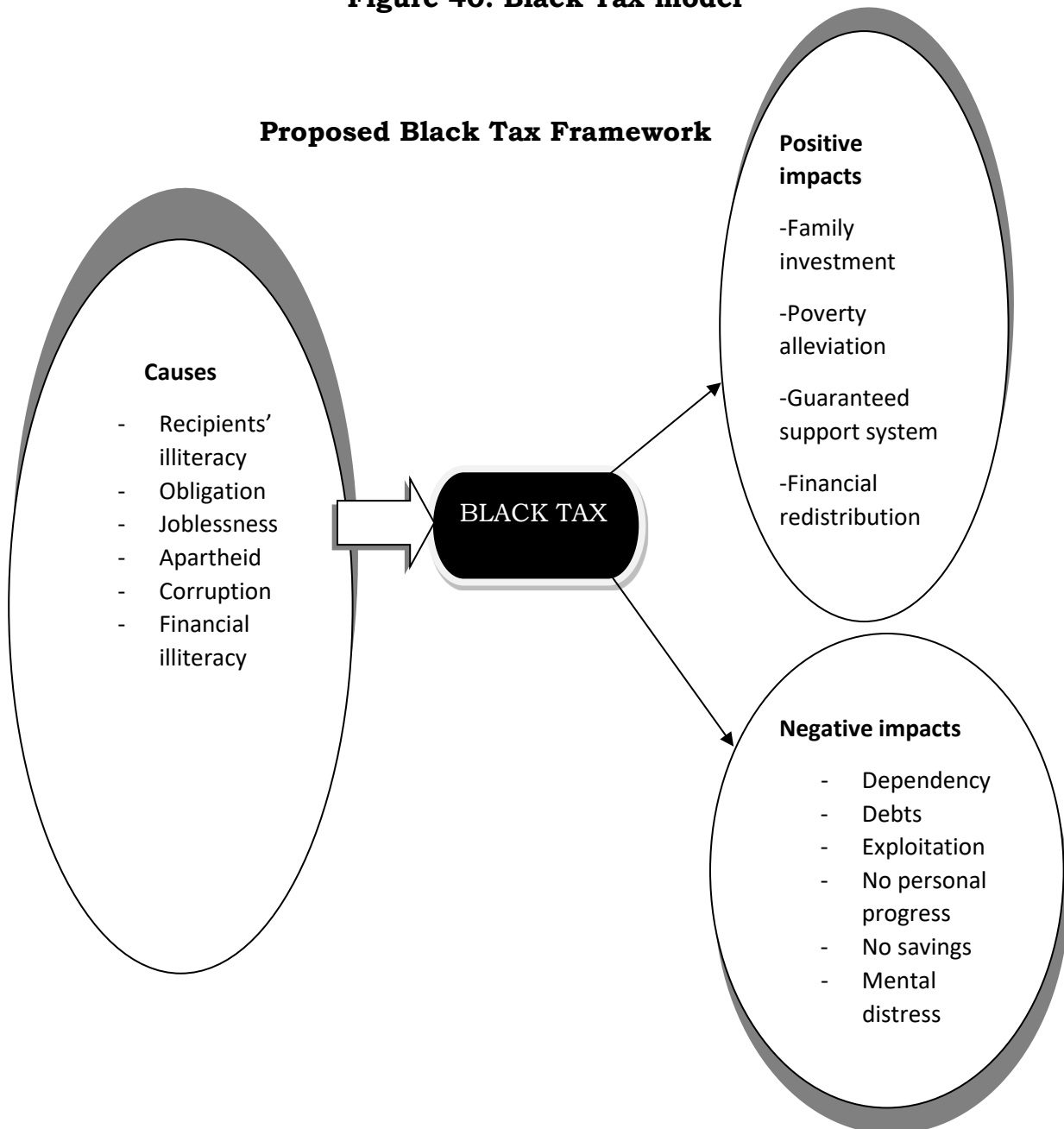
## **7.5 New suggested Black Tax framework**

The relationship that Black Tax has with poverty and educational levels was investigated in this study and the following framework (Figure 41) was proposed based on the analysed findings that were integrated with a review of related literature. It has been determined that Black Tax is some form of financial redistribution that is slightly based on obligation, Ubuntu, indebtedness, and largely linked to the social ills of the past. Black Tax has both negative and positive aspects attached to it. Black Taxpayers' feelings and emotions are often not considered by recipients and society and if left unattended for a long time can result in serious mental health issues.

Findings show that Black Tax payments are associated with the emotional closeness that payers have with recipients. Black Taxpayers need genuine support from recipients- this would guarantee that the payer stays employed because mental distress can harm one's career and ultimately result in termination of employment. It is imperative for Black Taxpayers to avoid over-committing their financial resources to avoid the continuation of the Black Tax

cycle. The need for second income to Black Taxpayers is quickly gaining momentum as their current salaries do not meet their overall expenses.

**Figure 40: Black Tax model**



## **7.6 Suggestions for future research**

There were respondents who indicated that Black Tax is not exclusively experienced by black people, a similar study could be conducted for other races.

This study solely studied Black Tax based on the employed graduates' (middle-class) perspectives, a study could be conducted on the experiences of the working-class, since it was discovered that Black Tax fundamentally affects all employed people.

This study was conducted on a small scale with only 250 professionals who are all based in one municipality; another study on Black Tax may be conducted on a bigger scale and in several provinces.



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## APPENDIX A: ETHICAL CLEARANCE LETTER



27 June 2021

**Mrs Unathi Mamsie Ntakana (218087069)**

**School Of Social Sciences**

**Howard College**

Dear Mrs Ntakana,

**Protocol reference number:** HSSREC/00002864/2021

**Project title:** The relationship between 'black tax', poverty and black graduate students: A study in Mbizana Local Municipality

**Degree:** PhD

### Approval Notification — Expedited Application

This letter serves to notify you that your application received on 11 May 2021 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

**Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.**

This approval is valid until 27 June 2022.

To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

**All research conducted during the COVID-19 period must adhere to the national and IJKZN guidelines.**

HSSREC is registered with the South African National Research Ethics Council (REC-040414-040).

Yours sincerely,

**Professor Dipane Hlalele (Chair)**

## APPENDIX B: GATEKEEPER'S LETTER

# Winnie Madikizela-Mandela Local Municipality

Physical Address  
51 Winnie Madikizela  
Mandela Street  
Postal Address  
P O Box 12  
Bizana



Office of the Speaker  
Tel: 039 251 0230  
Fax: 039 251 0917  
benxab@mbizana.gov.za

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Ref No: 7/1 /2/5

Date: 19 January 2022

### REQUEST FOR DATA COLLECTION AT WINNIE MADIKIZELA MANDELA LOCAL MUNICIPALITY

This letter serves to confirm that I Hon Speaker of WMMLM grant permission for **Mrs Unathi Mamsie Ntakana** ID NO: **921003 0671081** Student No: **218087069** a PhD candidate at University of KwaZulu-Natal to collect data from all employed graduates who resides under Winnie Madikizela-Mandela Local municipality demarcation Wards.

Should you wish for further information please contact me at **082 370 6293**.

**Yours in Local Government**



**Cllr Z. Mhlwazi (Hon Speaker)**

## APPENDIX C: QUESTIONNAIRE

### SECTION A: DEMOGRAPHIC PROFILE OF RESPONDENTS

1. Gender	1. Male							
	2. Female							
	3. Other							
2. Age	1. 23-27		2. 28-32		3. 33-37		4. 38-45	
3. Marital status	1. Single		2. Married		3. Divorced		4. Widowed	
4. Level of education	1. Diploma		2. Degree		3. Masters		4. PhD	
5. Religious Affiliation	1. Christian		2. Traditional		3. Traditional and Christian		4. Muslim	
6. Health status	1. Very good		2. Good		3. Fair		4. Poor	
7. Exercise or gym	1. Daily		2. Weekly		3. Fortnightly		4. Never	
8. Employment status	1. Employed		2. Self-employed					
9. If self-employed; what is the nature of your business?								
10. If employed...	1. Public sector		2. Private sector					
11. Any other source of income?	1. Yes		2. No					
12. Money received monthly...	1. R5 000-R9 000		2. R10 000-R14 000		3. R15 000-R19 000		4. R20 000 and above	
13. Amount contributed on Black Tax	1. R500-R1000		2. R1100-R1500		3. R1600-R2000		4. More than R2100	
14. Frequency of paying Black Tax	1. Weekly		2. Monthly		3. Quarterly/ Yearly		4. Sometimes/when need arises	
15. Any dependents	1. Yes		2. No					
16. Number of dependents	1. 1-5		2. 6-10		3. 11-15		4. 16 and above	

**SECTION B: THE RELATIONSHIP BETWEEN ‘BLACK TAX’, POVERTY AND EDUCATIONAL LEVELS**

17. I know what ‘black tax’ is.	1.Neutral		2.Agree		3.Disagree		4.Strongly disagree	
18. Black tax only affects educated people.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly disagree	
19. Black tax only exists amongst Black people.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly disagree	
20. I enjoy my money to the fullest.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly disagree	
21. One’s success has nothing to do with black tax.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly disagree	
22. I am able to save money monthly.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly disagree	
23. I am not affected by black tax at all.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly disagree	
24. My education prevents poverty.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly disagree	
25. I am a sole breadwinner at home.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly disagree	
26. I like helping my siblings financially.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly disagree	

# SECTION C: CAUSES OF THIS RELATIONSHIP BETWEEN ‘BLACK TAX, POVERTY AND EDUCATIONAL LEVELS

27. I hide my income from my relatives.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
28. I feel obliged to support my family.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
29. I sometimes help my extended family financially.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
30. My income is just not enough.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
31. I sometimes feel frustrated about my Black Tax obligations.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
32. I have long-term investments.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
33. I consider black tax as part of Ubuntu.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
34. The inheritors of my investment will be my family.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
35. I have the determination to break away from the black tax cycle so that I go on with my life.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
36.I see the benefits derived by my family due to Black Tax.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
37.I would like to advance in my job to earn better so that I can better provide for my family.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
38.I would like to continue with my post-graduate studies, but my Black Tax obligations do not allow me to.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
39.Black Tax obligations deny me the opportunity to the way I would like to live.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
40.I sometimes feel the need to change my occupation in order to earn more.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
41.I feel guilty when I am unable to fulfil my Black Tax obligation.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree
42.Pursuing my studies will provide greater occupational opportunities in my career.	1.Strongly agree	2. Agree	3.Disagree	4.Strongly Disagree



#### SECTION D: CONSEQUENCES OF THIS RELATIONSHIP BETWEEN ‘BLACK TAX’, POVERTY AND EDUCATIONAL LEVELS

43. Do you think black tax was engineered by apartheid?	1. Yes		2. No	
44. Do you think black tax is a burden?	1. Yes		2. No	
45. Do you think black tax is a responsibility?	1. Yes		2. No	
46. Did you have black bursary <sup>1</sup> ?	1. Yes		2. No	
47. Do you have any debts as a result of sharing your income?	1. Yes		2. No	
48. Do you experience any health issues due to black tax?	1. Yes		2. No	

#### SECTION E: STRATEGIES THAT CAN BE EMPLOYED TO TRY AND CHANGE THE RELATIONSHIP BETWEEN BLACK TAX, POVERTY AND EDUCATIONAL LEVELS

49. People need financial management tips on how to budget and save so that black tax does not become a burden.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly Disagree	
50. Decide and make it clear to all family members what you are willing to spend money on.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly Disagree	
51. Agree on how much you can afford.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly Disagree	
52.Agree on the duration for which Black Tax will continue.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly Disagree	
53. Instill good financial habits in your family.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly Disagree	
54.Re-budgeting consolidated household income to meet essential need.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly Disagree	
55. Enlighten your family on the importance of financial planning.	1.Strongly agree		2.Agree		3.Disagree		4.Strongly Disagree	

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<sup>1</sup>Black Bursary is the money that parents pay for school fees where a child or student does not have a company or government paying for their education.

## **APPENDIX D: INTERVIEW SCHEDULE**

### **SECTION A: DEMOGRAPHIC PROFILE OF RESPONDENTS**

1. Gender

.....

2. Age

.....

3. Marital status

.....

4. How many children do you have?

.....

5. Level of education

.....

6. Religious affiliation

.....

7. Health status

.....

8. Employment status

.....

9. If you are self-employed; what sort of work do you do?

.....

10. If you are employed; which sector do you work for?

.....

11. Do you have any other source of income that supplements your monthly income?

.....

12. How much money do you receive monthly?

.....

13. Do you have any people who are depending on you?

.....

14. If yes; how many dependents do you have?

.....

**SECTION B: THE RELATIONSHIP BETWEEN ‘BLACK TAX’, POVERTY AND EDUCATIONAL LEVELS**

15. What do you think is ‘black tax’?

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.....

16. What are the other associated terms for ‘black tax’?

.....

17. Do you have issues with the term black tax? If so, why?

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.....

18. Which race or races do you think is/are affected by black tax and why?

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.....

19. How does black tax benefit its recipients?

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.....  
.....

20. How do you feel about paying black tax to your family?

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.....  
.....

**SECTION C: CAUSES OF THIS RELATIONSHIP BETWEEN BLACK TAX, POVERTY AND EDUCATIONAL LEVELS**

21. Do you think black tax is a burden or an act of Ubuntu and why?

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.....  
.....

22. What are the positive things about paying black tax?

.....  
.....  
.....

23. What are the negative things about paying black tax?

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.....  
.....

24. Do you think black tax is the legacy of apartheid? If so, why?

.....  
.....  
.....

25. What long-term investments do you have?

.....  
.....  
.....

**SECTION D: CONSEQUENCES OF THIS RELATIONSHIP BETWEEN BLACK TAX, POVERTY AND EDUCATIONAL LEVELS**

26. Can black tax cause debts for the payer? If yes, how?

.....  
.....

27. What can discourage a person who is paying black tax?

.....  
.....

28. How does paying black tax alleviate poverty?

.....  
.....  
.....

29. Do you feel you obligated to help out at home? If so, why?

.....  
.....  
.....

**SECTION E: STRATEGIES THAT CAN BE EMPLOYED TO TRY AND CHANGE THE RELATIONSHIP BETWEEN BLACK TAX, POVERTY AND EDUCATIONAL LEVELS**

30. What can a person who is paying black tax do in order to make ends meet without financial difficulties?

.....  
.....  
.....

31. How can the family relieve the pressure of black tax from those who are paying it?

.....  
.....  
.....

32. What role can the government play as a way of addressing the injustices of the past?

.....  
.....

## APPENDIX E: CONSENT FORM



School of Social Sciences  
Department of Sociology  
**INFORMED CONSENT**

Dear Respondent

I, Unathi Mamsie Ntakana (218087069), a Doctorate candidate in the department of Sociology Howard College hereby invite you to participate in a research project entitled: *The relationship between 'Black Tax', poverty and black graduate students: A case study in Mbizana Local Municipality*. The main assertion for this study is that graduate students upon completing their study are expected to pay back their family and relatives in different forms for having supported them in the course of their study.

Through your participation, I hope to ascertain the nature and extent of the relationship between black tax, poverty and black graduate students. Your participation is voluntary and there is no penalty if you do not participate in the study. Please sign on the dotted line to show that you have read and understood the contents of this letter. The questionnaire will take approximate 10 minutes to complete.

I take the opportunity in thanking you for taking time to volunteer participating in this study.

Yours Sincerely

Mrs U.M. Ntakana.  
Doctorate Candidate for the degree of Sociology  
UKZN, Howard Campus  
Contact: 078 993 9675  
Email: 218087069@stu.ukzn.ac.za

### **SUPERVISOR**

Prof Sultan Khan  
University of KwaZulu-Natal  
School of Social Sciences  
Howard Campus  
Email: Khans@ukzn.ac.za

## HSSREC RESEARCH OFFICE

HSSREC Research Office

Tel: 031 260 8350/4557

Email: hssrec@ukzn.ac.za

### DECLARATION OF CONSENT

I \_\_\_\_\_ hereby confirm that I have read and understand the contents of this letter and the nature of the research project has been clearly defined prior to participating in this research project. I understand that I am at liberty to withdraw from the project at any time should I so desire.

Participant's Signature \_\_\_\_\_

Date \_\_\_\_\_

### AUDIO RECORDING CONSENT

All names and any factors which may be identifying you will not be included, so confidentiality will be maintained. Please sign on the dotted line if you give permission for the interview to be recorded for academic purposes.

YES

☐

NO

☐

I consent to the interview being tape-recorded and this tape being used for academic purposes.

Participant's Signature \_\_\_\_\_

Date \_\_\_\_\_


Thank you for consenting to take part in this study.

## APPENDIX F: Turnitin Report

Turnitin - Class Portfolio

turnitin.com/s\_class\_portfolio.asp?r=24.8469409531054&svr=52&lang=en\_us&aid=48838&cid=38944900

Unathi NakanaUser InfoMessagesStudentEnglishHelpLogout



Class Portfolio

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